DECEMBER 2006
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CHOICE in the media

In the past few months you may have noticed that CHOICE and its ground-breaking research have been mentioned in the media more often. This is part of a new strategy to give us more prominence in the media by sometimes releasing information to the press before we publish it.

We understand why some subscribers don't like hearing about what's in CHOICE before you've received your own copy in the mail. Very reasonably we've been told by those most exasperated, "Why bother subscribing if we read or hear about it in the media first?"

We hear you, and we haven't taken this action lightly.

A few years ago CHOICE was struggling; our subscriptions were down and we were having trouble keeping our operation in the black. Not only do we have high costs to publish the magazines and website, we also pay for all the products we test in order to maintain our independence. As a not-for-profit organisation we can't also spend heavily on publicity and marketing — we rely heavily on the media to publicise our work and help build our subscription base.

In the past we embargoed this information for media release until *after* you'd received your monthly magazine. But in the new cut-throat world of commercial TV current affairs shows, we found our embargoes were regularly broken and other media outlets claimed kudos for our hard-earned research.

The information we release to the media is usually minimal and in no way replaces the detailed reports in the magazine. You still need to read the entire article in the magazine or online to be fully informed.

We apologise to any of our subscribers who are unhappy with our new media strategy, but I hope you understand why we've made these changes and that you'll continue to support one of the most important publications in the country.

Best wishes for Christmas and the New Year.

Indira Naidoo
Media Manager

www.CHOICEextra.com.au

This is a free website for CHOICE magazine subscribers. It's an index of CHOICE articles going back to Jan/Feb 2002, with links to PDFs of many of them so you can read them immediately, without having to go and find your issue of CHOICE.

To use this website you need to log in with your subscriber number, which is the number directly above your name on the mailing label that comes with the magazine.

If you see the ↖ symbol in a magazine article it means there's extra information on choiceextra that we couldn't fit into the magazine.

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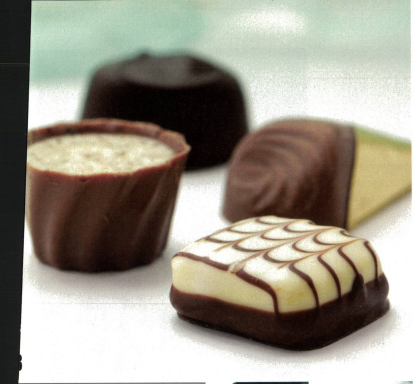
Call 1300 360 655

All you need is the model name and number you want to buy, the price you want to beat, and your CHOICE subscriber number (from the mailing label with the magazine). CHOICE Shopper is available to personal subscribers only, and you can use it to buy major laundry, kitchen and home entertainment appliances, cameras and computers (all costing over $100) and cars (over $10,000).



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Nothing for something

Jennifer from Queensland is a busy working mum with two teenage boys. Like plenty of parents she's given her kids mobile phones so she can easily stay in touch with them.

Recently Jennifer was shocked to receive a phone bill showing her 12-year-old had clocked up over $60 on his mobile in what was listed as "separate purchases". Her son didn't know what he'd done but thought he might have signed up for a free ring tone. He then showed her text messages he'd received telling him to go online and download games, and even though he'd never downloaded anything, Jennifer had been charged for them.

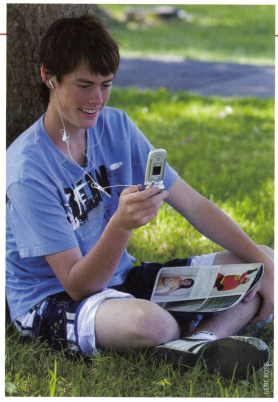
When she contacted her mobile phone provider she was told that this was a premium mobile service billed by a third party. Premium mobile services tend to be the likes of ring tones, astrology forecasts and competitions. Although her provider offered to block the service in the future, it was still up to Jennifer to pay the current bill or take up the issue with the third-party company involved.

After many unreturned phone calls and emails Jennifer was finally put in contact with a representative from the premium content provider in question. She was told that the phone was in her name, not her son's, and that clear messages had been provided via text message on what the costs were and how to stop the service if required.

Jennifer says she wasn't aware that services like this existed and is shocked that a child could subscribe to them without her knowledge or consent.

The Telecommunications Industry Ombudsman (TIO) says complaints about premium services have been on the increase, and that consumers need to be aware and to request a bar from their service provider if necessary. Alternatively the TIO suggests prepaid services are safer for kids, as some don't have access to premium services and all allow more cost control for parents.

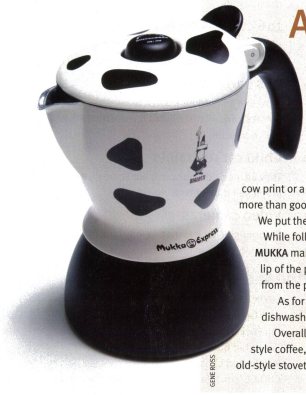
A scheme is under way to allow any subscriber to premium services to text the word 'STOP' from their handset to end the service immediately. This has come as a result of consumer complaints that it's often more difficult to stop getting these services than it is to start them.



GENE ROSS

For parents like Jennifer this is good news — she was surprised how difficult it was to stop what was unwanted in the first place. She says, "How is it that a 12-year-old could start all this with the push of a few buttons but a 47-year-old is still struggling to stop it after hours of phone calls?"

ALL FROTH AND BUBBLE?



GENE ROSS

The **MUKKA Express Cappuccino Maker** sounds like a great concept in theory. Rather than fiddle about with a full espresso machine at home or queue up in a café for your morning fix, the **MUKKA** promises a frothy cappuccino or smooth latte, all from the one coffee pot.

Although it looks similar to a regular stovetop espresso pot, the big difference with the **MUKKA Express** is that it claims to make cappuccino or caffe latte by making the coffee and frothing the milk at the same time.

Looks-wise the **MUKKA** is one stylish Italian, available in a cute black and white cow print or a more classic aluminium finish. But with a hefty retail price of $99 you'll be wanting more than good looks.

We put the **MUKKA** through its paces to see if it really can match up to café-style coffee.

While following the instructions to make both cappuccino and caffe latte we found that the **MUKKA** makes quite a mess. As the coffee and milk heat up, the milky coffee overflows from the lip of the pot, leaving a sticky mess all over the hotplate. We also found that water leaks slightly from the point where the two components are screwed together.

As for the milk froth, our testers thought it was poor quality, saying it reminded them of dishwashing liquid and hot water with its sudsy appearance.

Overall, the **MUKKA Express** can't really be recommended for anyone who likes a true café-style coffee, and for $99 it's hardly a bargain. In fact our testers say they'd rather stick with their old-style stovetop coffee pot, which makes better-tasting coffee and probably cost a lot less.

LG AIR CONDITIONER TROUBLES

If you bought an **LG** air conditioner between 2002 and 2005 you may be entitled to a rebate after a number of models were found not to comply with their claimed energy efficiency labels.

Three years after CHOICE first raised concerns about the claimed energy ratings on an **LG** air conditioner we tested, the Australian Competition and Consumer Commission has found that the company mislabelled the energy efficiency values on five of its models. This means it's likely that the air conditioners concerned use more electricity than is claimed on the label and therefore cost more to run. It's estimated over 15,000 such models were sold during this period.

Consumers who purchased the models listed in the table during the relevant period and relied on the claims by **LG** about its cooling capacity, power consumption or efficiency should contact **LG** on 1800 506 154. You'll need to provide your contact details and proof of purchase or some other evidence of your ownership of the affected air conditioner within the next four months.

Air conditioner model	Relevant dates of sale	Rebate per unit
LST182H-2	16/10/02–14/12/04	$71.54
LST244H-2	31/10/02–22/10/05	$198.22
LST244T-2	24/10/02–20/1/04	$208.28
LSZ182M-4	23/9/04–20/10/05	$89.42
LBNL6081BL / LBUL6080BL	3/9/03–22/9/05	$436.77

A CHOICE test in October 2003 found that one of the models now eligible for a rebate (LST244T-2) had a lower cooling efficiency than claimed by the manufacturer. We passed this information to the Australian Greenhouse Office.

The following year another **LG** model performed poorly in our test and the company subsequently decided not to release it onto the Australian market.

Similarly, in our latest air conditioner test published in October this year, we included an early production sample of the **LG S25AWN** and found it to be faulty. We waited until the model became available in retail stores and tested a second sample. It arrived at our lab with a broken fan bracket and missing screws, so we had it exchanged for a third sample — which broke down a couple of hours into our test.

That's three out of three, which to us indicates that there are quality control problems with this model. We suggest you avoid it.

Household budget stress reliever

Interest rate rises and high petrol prices have put the average household budget under stress. Knowing how to beat the supermarket sales tactics and when to buy 'no name' brands can save you hundreds each year. Use these CHOICE shopping tips:

- According to the ACCC, petrol is usually cheapest on Tuesdays in Adelaide, Brisbane, Melbourne and Sydney. In Perth it's cheapest on Sundays.
- Make a shopping list before you go to the supermarket — it's the key to avoiding impulse buying.
- More expensive items tend to be right in your line of sight, while cheaper or supermarket own-brands tend to be on the higher or lower shelves. Don't assume instore displays, particularly at the end of the aisles and at the checkout, are a special offer — compare their price with the same items that aren't being promoted.
- Try 'no name' and supermarket own-brands for staples like sugar, salt and flour — they tend to be hard to pick from branded equivalents. Our taste testers also found little difference between cheap and expensive brands for English Breakfast teabags and spaghetti.
- Use tap water instead of expensive bottled water. Our taste panel couldn't distinguish between either of the two leading brands of bottled water (**MOUNT FRANKLIN** and **FRANTELLE**) and Sydney tap water. Of course it may be different in other places.

- Buy treats and snacks in the supermarket instead of at a convenience store, which tends to be more expensive.
- Get at least three quotes before renewing your annual insurance cover. For comprehensive car insurance we found average annual savings between $250 for claim-free adult drivers to $1650 for a young driver, just by shopping around.

Buying a diamond?

If you have an engagement or special anniversary coming up and want to indulge your significant other with a significant diamond, you may have heard of the 'four Cs' that determine the price of diamonds: carat weight, colour, clarity and cut. However, a 'fifth C' — for certification — may be just as important.

According to the Jewellers Association of Australia (JAA), any 'significant' diamond — that's one weighing around half a carat or more — should have an Independent Grading Certificate from a recognised gem laboratory that has determined whether it's a natural, untreated gemstone and assessed its different characteristics according to set standards. However, the Diamond Certification Laboratory of Australia (DCLA) recently found in a survey that many people buying jewellery wouldn't know what such a certificate was.

DCLA also found that many people don't trust their jeweller and blames this mistrust on a few rogue traders in the jewellery industry, who've issued highly biased and significantly overvalued jewellery valuations leading to consumers overpaying both to buy and insure the item.

A diamond grading certificate has nothing to do with a jeweller's valuation. It's an independent laboratory's scientific assessment of a diamond's merits, and it's done before the diamond has been placed into, say, a ring or pendant, after which it's impossible to grade the diamond accurately as imperfections could be hidden.

A valuation, on the other hand, is done on the complete piece of jewellery and, if a significant diamond is involved, may be based on a grading certificate. It's often done for insurance purposes and shouldn't be used as a sales tool. If it is (for example: 'Valued at $1500, now $1000'), make sure you know what the valuation means — whether it indicates the item's 'worth' or normal price in that particular market (internet, auction or shopfront).

The Australian Competition and Consumer Commission's consumer guide *Buying jewellery? Know your rights* explains commonly used jargon in the industry, points to the questions to ask and outlines your rights in the process of buying jewellery. You can download it at www.accc.gov.au, or phone 1300 302 502 for a free copy.

The JAA says the majority of jewellery retailers in Australia are honest traders and it's happy to oblige if you need help sorting out a problem with one of its members regarding a jewellery purchase. You can contact the JAA on 1800 657 762.

WORLD CONSUMER SNAPSHOT

MULTITASKING CAN BACKFIRE

Next time your boss or significant other wants you to do more than one thing at a time, you could tell them of the findings of a 2005 University of Oregon study. In the US, *Consumer Reports on Health* reports on the study, which found that:

- People who are multitasking are more likely to forget key facts and may not accomplish anything as well, or as fast, as if they tackled one task at a time.
- The inability or unwillingness to screen out distractions could impede memory.
- The time eaten up by deciding to switch tasks, stopping work on one and getting up to speed on the next can make people take two to four times longer.
- Doing two things at once cuts the brainpower available for either task in half — and it can increase the level of stress hormones, which can eventually harm the memory and organisation centres of the brain.

TEATIME IN ENGLAND ...

With 165 million cups drunk a day, you could well call tea a national obsession in England. But the English don't just love their tea, now they're also growing their own, in Cornwall, reports *Which?* magazine in the UK. However, it's unlikely to seriously challenge the major tea producers — the limited-edition single-estate blend costs £55 (around $135) for a pack of loose leaf, the blended version (with Assam and China leaf) £9.95 (around $24) for 25 teabags.

... AND IN GERMANY

Also on the subject of tea, Germany's *Test* magazine reminds its readers to use only boiling water when brewing herbal teas, which include camomile, mint, fennel, hibiscus and anything that isn't based on black tea. Herbal and fruit teas may contain, on rare occasions, dangerous germs that only boiling water can destroy. Water urns that only heat water to 80–85°C aren't recommended for herbal teas as the water temperature in the teapot or cup will drop further to a level that's insufficient to kill most germs.

yourletters

CREDIT CARD FEES

Recently, with my wife overseas and using one of my two **VIRGIN MasterCards**, my card wasn't accepted at the grocer's. I called **VIRGIN** and was told my card had gone over its limit. I sent a cheque, and with the weekend and processing taking a couple of days, my end of period came before my cheque was credited to my account.

When I got my statement there was a $30 over-limit fee. I rang **VIRGIN** and told them that I had asked them previously not to authorise transactions over my limit. The operator replied that they didn't want to embarrass me by having my card refused and it was my responsibility to check my balance to ensure I don't go over.

I wasn't impressed, so I paid my account off and closed the card. But the real surprise came when I got the final statement. Because my card went over its limit on 16 June and my statement period rolled over on 20 June I was charged another $30 fee for being over my limit at statement time.

I called **VIRGIN** again and was told that the fee was in their terms, but I couldn't find it anywhere. I could only find reference to the initial over-limit fee, which I paid.

So we have reached a stalemate — I won't pay the second $30 and they won't waive it.

Name and address withheld

GENE ROSS

Our reader has since had a phone call from **WESTPAC** *(which operates the* **VIRGIN** *card) offering to waive the fee as long as he reopens his account. He agreed, but reiterated that he'd prefer to have his card rejected than incur these fees in the first place.*

We contacted **VIRGIN**, *which said its credit limits are in place to help cardholders manage their budget and it's up to the cardholder to keep their balance below its limit.* **VIRGIN** *also said its over-limit fees are clearly set out on its website and in the welcome letter it sends to new cardholders.*

However, we think the various ways all credit card companies impose fees and interest is often extremely complicated — not to mention excessive and unfair (see CHOICE, *October 2006) — and it's not surprising consumers can inadvertently get caught out.*

SALON SMELLS

I am writing about your article *Nail file* (CHOICE, September 2006). We have nail salons in two of the large indoor shopping centres near us and in both cases there are terrible, eye-shattering smells coming out of them. In one case the salon is two doors away from a coffee shop, with tables and chairs in the concourse, so you can imagine the pleasures of a nice cup of coffee when the breeze is in the right direction.

When I complained to the management of one of the centres that it was stopping me from going there, let alone enjoying my coffee, I was told that the chemicals used were "harmless". I remain to be convinced. Perhaps I should sue them for 'passive nail polish'.

Roger Sawkins

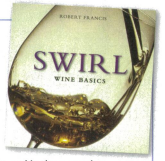
If you're concerned about a smell from a nail salon, first talk to the salon. If this has no effect, contact your local council. Regulation of nail salons varies between states, but a number of councils we contacted said the issue of odours from salons could be referred to their environmental health teams to investigate. In some states such complaints may also be forwarded to the Environmental Protection Agency.

LETTER OF THE MONTH

We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. Positive outcomes you've had to a complaint you took to a manufacturer, retailer, importer or tradesperson interest us too. Address these letters to *Thumbs up* at the address on page 2.

To thank you for writing to us, *Your Letters* awards a prize of a book from our Consumer Bookshelf to the 'Letter of the month'. This month's winner, Roger Sawkins, receives *Swirl: Wine Basics* or any other book of his choice from Consumer Bookshelf, page 48.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.



THUMBS UP!

When the 15-year-old TUPPERWARE in Samantha Meynert's pantry started to smell strange she thought she'd have to throw it away. But after she contacted TUPPERWARE it checked one of the items and agreed to replace the lot free.

MEDICINES INFORMATION

Thanks for picking up the problem of Consumer Medicines Information (CMI) leaflets (*Choice Cuts*, August 2006). Health consumers know the present system isn't working for us. What we need is a fail-safe system, so that if one source of CMI fails us, there are others that won't.

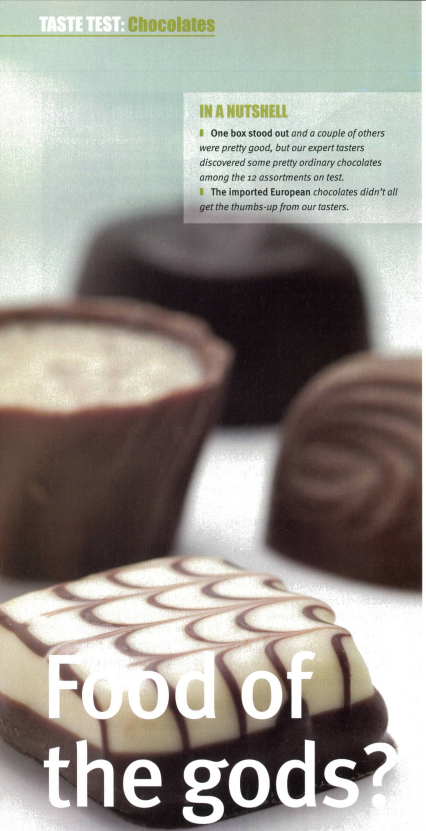
We need a national website hosted by the National Prescribing Service or Therapeutic Goods Administration (TGA) that's regularly updated and includes information about complementary and alternative therapies; the return of the information leaflet to drug packaging; and pharmacists to hand out CMI more effectively.

Sally Crossing
Cancer Voices NSW Inc

We agree with Sally that the current system of distributing CMI leaflets (which contain information for consumers about, among other things, what a particular medicine is used for and potential side effects) is flawed. In April 2005 the TGA floated suggestions about how to increase access to CMI, but although it's received submissions from a number of interested parties it hasn't yet produced its recommendations (due in August 2005), let alone taken steps to implement them. We're hoping for some progress soon.

IN A NUTSHELL

- **One box stood out** *and a couple of others were pretty good, but our expert tasters discovered some pretty ordinary chocolates among the 12 assortments on test.*
- **The imported European** *chocolates didn't all get the thumbs-up from our tasters.*



Food of the gods?

Those with a sweet tooth should be satisfied with many of these selections of boxed chocolates, but overall they're not top-notch, according to our tasters.

You'd be hard-pressed to find someone not happy to rip the wrapping off their Christmas present and find a big box of chocolates inside. It's the kind of gift you can grab from the local supermarket at the last minute, or agonise over at a department or specialty store for hours. But does a higher price-tag or label stating "imported" guarantee extra Christmas joy for your beloved?

To find the best value-for-money boxed chocolates, we enlisted the help of five professional tasters (most of the staff at CHOICE begged to be on the tasting panel, but without success).

For this test we chose premium-range, nationally available boxed chocolates with assorted fillings. We picked boxes where the appearance of the individual chocolates is part of the appeal, so we didn't include boxes with chocolates that were all wrapped. We also stayed away from chocolates that were primarily liqueur (although some of our selections contained a few liqueur or wrapped chocolates). In total, we tasted 12 different brands. We bought boxes with long use-by dates and stored them in a cool, dry place prior to tasting.

Our five tasters then rolled up their sleeves and tasted four preselected chocolates from each box. They each tasted the same selection so that their comments and scores were comparable, and they considered the appearance, texture, taste and overall impression of each selection.

The tastings were 'blind' — the chocolates were put on a plate marked only with a number — but if the tasters recognised a brand we asked them to ignore it. Overall, our cast-iron-stomached tasters munched their way through 48 chocolates in around two hours.

A clear winner emerged — **LINDT Swiss Tradition De Luxe**, which received an overall score of 78%. Available in supermarkets, this collection impressed our judges with its good looks, quality chocolate and tasty fillings. And at around $10 for 140 grams ($7.12/100 g) they're the cheapest of the top seven chocolates.

Two Australian-made brands made up the remainder of our top three, beating a few of the imports. And one box — **LILY O'BRIENS** — evoked mixed emotions in our judges. The profiles, which start on the right, give the results for all the chocolates tested.

Chocolates pleasing to the eye as well as the palate got the thumbs-up — our tasters praised chocs that tasted good as well as being pretty, detailed and glossy, commending those with smooth, natural-tasting fillings complemented by their chocolate coating. On the other hand, our tasters weren't impressed by chocolates that looked pretty but tasted otherwise. As one taster said, "Appearance is important but taste is everything."

Chocolates deemed too large, too sweet or too grainy, or with hard, dry, or artificial-tasting centres were criticised. ("Imagine selecting this one at a dinner party!"

PHOTOS: GENE ROSS

exclaimed one taster after nearly breaking his teeth on a large, rock-hard caramel).

FOOD OF THE GODS

Chocolate comes from the cacao tree, *Theobroma cacao* (*theobroma* is Greek for 'food of the gods'). To get chocolate from the tree to the shelves is quite a process.

The beans of the cacao tree are first handpicked, fermented and dried, then cleaned, weighed, blended, roasted and cooled. Next, the shells are separated from the meat (or 'nibs'), which contain about 53% cocoa butter and 47% cocoa solids. The nibs are then crushed, and the friction of this process creates heat, which changes the nibs into chocolate liquor (liquid chocolate). Cocoa butter can be separated out of the liquor, and the remaining solids can be pulverized into cocoa powder.

To make eating chocolate, the liquor is mixed with more cocoa butter, then, depending on whether it's going to be dark, milk or white chocolate, is blended with other ingredients such as sugar, vanilla and milk or milk powder. (White chocolate has the cocoa solids removed.)

The chocolate is ground again and then goes through a process known as 'conching', where it's kneaded to enhance its flavour and texture. The higher the quality of the chocolate, the longer the conching process.

The chocolate is then tempered — heated, cooled and heated again — which changes its crystal structure, creating a glossy finish.

MOULDED OR ENROBED?

Chocolates with fillings (like the ones on test here) are made either using moulds or by enrobing the filling (pouring chocolate over it). Chocolates can be moulded by hand or automatically using machines. In the moulding process, the chocolate coating is poured into a mould of a certain shape, then turned upside down. Excess chocolate is scraped off, leaving a thin wall of chocolate, which is then injected with a filling and sealed with another layer of chocolate.

Alternatively, the filling — a nut, piece of ginger or caramel, for instance — is enrobed, or covered in chocolate, either by being passed under a chocolate fountain or hand-dipped.

Different centres include pralines (soft centres made from ground, caramelised almonds or hazelnuts), fondants (sugar, glucose and water mixture) and ganache (a mixture of chocolate and cream or butter). Fruit-flavoured centres, hard or soft caramels and nuts are also common filling choices.

Profiles

Chocolates are profiled here in rank order. Prices are the average of what we paid in Sydney in August 2006.

THE BEST

LINDT SWISS TRADITION DE LUXE

Price: $9.97 for 140 g ($7.12/100 g)
Total score: 78%
Made in Switzerland

TASTERS' COMMENTS:

- "Very good base chocolate, sweet, mostly distinctive flavours."
- "Very flamboyant [designs] with attention to detail."
- "Very well-presented, flavoursome chocolate."
- "A strong European influence ... a combination of great-looking and great tasting chocolate."

HAIGH'S CHOCOLATES MILK & DARK ASSORTMENT

Price: $51 for 500 g ($10.20/100 g)
Total score: 69%
Made in Australia

TASTERS' COMMENTS:

- "Obviously high-quality chocolate, fillings all very different."
- "Traditional appearance. A mixed bag — a good commercial mix."
- "Hard caramel lets this lot down but others very good."

DAVID JONES HANDMADE FINE QUALITY CHOCOLATE

Price: $24.95 for 250 g ($9.98/100 g)
Total score: 65%
Made in Australia

TASTERS' COMMENTS:

- "Excellent gloss, traditional moulds. Well made, interesting appearance, shapes and decorations; fillings a bit bland except the caramel."
- "Well-presented shiny chocolate."
- "Pretty, shiny and interesting — could improve filling to make it great."
- "A higher quality of finished chocolates, yet lacking in consistency."

Profiles *(continued)*

THE REST

LILY O'BRIENS THE CHOCOLATE COLLECTION

Price: $16.45 for 190 g ($8.66/100 g)
Total score: 63%, though this average score hides some mixed emotions on the part of our judges: two really liked them, one disliked them and two just thought they were OK. You might think they're worth trying to see if you agree with those who liked them.
Made in Ireland

TASTERS' COMMENTS:

- "Lovely chocolates — well-balanced, not too sweet, good intense flavours, clean and distinctive."
- "These chocolates were really good — seemed fresh and well-presented."
- "Overall good mouth feel. Reasonable presentation and appearance, reasonable to good combination of fillings."
- "Chocolate is of a better quality and appears hand-made. A lot of scope for improvement but the basis is good."
- "Uneven chocolate application — inconsistent [taste] — two were OK, two were not good."

GUYLIAN OPUS

Price: $28.95 for 400 g ($7.24/100 g)
Total score: 60%
Made in Belgium

TASTERS' COMMENTS:

- "Some very good, some very disappointing — very sweet."
- "Grainy textures."
- "Greasy, hard, waxy feeling on some fillings. Well presented. Combination of chocolates appealing. Fillings need improvement."

ERNEST HILLIER MILK & DARK DELECTABLE CHOCOLATE ASSORTMENT

Price: $18.95 for 220 g ($8.61/100 g)
Total score: 57%
Made in Australia

TASTERS' COMMENTS:

- "Not brilliant but not bad either."
- "Look great but let down by fillings. Would appeal to the sweet tooth."
- "Too hard, flavour not well-defined, too little filling in some shapes."
- "As with appearance, flavour and taste are middle-of-the-road, with no surprises."

CHOCOLATIER TRUFFLE BLUE

Price: $25.95 for 250 g ($10.38/100 g)
Total score: 54%
Made in Australia

TASTERS' COMMENTS:

- "Traditional truffles — I loved the [Grand Marnier] liqueur but found two boring."
- "Flavours are inconsistent or non-existent, while presentation was very poor, although obviously trying to look classy."
- "Strange combination — too hard or too soft. Better filling would do justice to the coating."

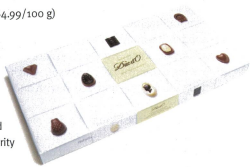
CADBURY MILK TRAY DELUXE SELECTION

Price: $9.44 for 250 g ($3.78/100 g)
Total score: 53%
Made in Australia

TASTERS' COMMENTS:

- "The flavours are there but non-confronting — chocolate dominates the flavour profile. A very commercial style."
- "Not an appetising selection."
- "Similar designs and run-of-the-mill appearance."
- "If you took [them] to a dinner party you wouldn't be frowned upon, but nor would you create a lasting impression."

DUC D'O PRALINES PATISSIERES



Price: $24.95 for 500 g ($4.99/100 g)
Total score: 50%
Made in Belgium

TASTERS' COMMENTS:

- "Looked better than they tasted. Bland and uninteresting."
- "Very sweet, look good but lack intensity and clarity of flavours."
- "Nice designs, slightly grainy texture, average taste — no standout."
- "Dainty shapes, good shine, simple design, overall a nice combination. Reasonable fillings."
- "No flavour or contrast of textures."

DULLO FINE CHOCOLATES GOLD ASSORTMENT

Price: $19.95 for 250 g ($7.98/100 g)
Total score: 46%
Made in Australia
TASTERS' COMMENTS:

- "The praline passes but the rest don't."
- "Presentation could do better but taste is OK."
- "Lumps — dull, no finish. Overall, barely acceptable as a top product."

DARRELL LEA ASSORTED CHOCOLATE SELECTION

Price: $15.95 for 250 g ($6.38/100 g)
Total score: 44%
Made in Australia
TASTERS' COMMENTS:

- "Caramel was way too hard — impossible to eat (well, elegantly, anyway!). Chocolate appeared dry, crumbly."
- "Too chunky, flavours are bad, chocolate is bland and sweet."
- "Dull appearance, rough edges."
- "Hard, not palatable, gritty fillings. Large pieces, not well-presented, very average look."

HAMLET ASSORTIMENT

Price: $16.95 for 250 g ($6.78/100 g)
Total score: 41%
Made in Belgium
TASTERS' COMMENTS:

- "A very poor selection, with low quality. Tasted like the chocolate was stale."
- "Disappointing flavours. Looks good, I expected more."
- "Glossy appearance, relatively grainy interiors."
- "Good appearance, reasonable shine, filling reasonable but a little hard. Too little in the white chocolate moulds."
- "Couldn't tell what flavours were used and not at all inviting for seconds."

What to look for

If you're buying chocolate in a closed box, you won't be able to see the product to check it. However, if you're buying loose chocolates, here are some tips to help you pick the quality ones.

- Look for shiny, 'clean'-looking chocolates, without any cracks, leaking of the filling or air bubbles.
- Watch for 'bloom' — grey or white streaks or spots (fat bloom) on the chocolate or sticky, rough-textured chocolate (sugar bloom). Caused by incorrect storage, bloom is simply a change in the crystal structure of the fat or sugar. However, it can spoil the look of a chocolate and, "A good palate will pick it up," says one of our experts.
- Avoid chocolates that are sunken or concave at the bottom — these are likely either affected by temperature or old.
- If you're one of those rare people who can manage to keep a box of chocolates longer than a day or so, store it in cool, dark place with good air circulation. Chocolate does best in temperatures of 15–17°C, in less than 50% humidity. As chocolate easily absorbs other odours, it's best to wrap it well, and not to keep it with other food. Keeping a box in the fridge is a bad idea for several of these reasons, though in warm areas you may have little option, and some people love to keep a chocolate bar in there, to eat cold and crisp on a hot day.

THE EXPERTS

We'd like to thank our team of tasters, who were (clockwise from top right):

- Peter Wilson — chocolatier and winemaker, Kennedy & Wilson Chocolates.
- Michel Peters — vice-president, Le Cordon Bleu International.
- Peter Lee — chocolatier and managing director, Colefax Chocolates.
- Matthew and David Gee — barista trainers, Barista Basics Coffee Academy, who also run a chocolate appreciation course.

Missing brands

NEWMANS *was changing its product at the time of our test and* ***GARVARNY*** *wasn't in stores. And* ***CADBURY'S*** *premium brand* ***Eden*** *is a box of entirely wrapped chocolates, which wouldn't have matched the rest of the boxed chocolates in our test, so we went for the classic* ***Milk Tray Deluxe*** *collection instead.*

Top-dollar drugs

Are you paying over the odds for prescription drugs?

GENE ROPER

IN A NUTSHELL

- **The government allows** *pharmacists to charge additional fees on top of PBS prices for a range of essential medicines, meaning that you pay much higher prices than we think you should.*
- **Even worse,** *many pharmacies are charging even more on top of these additional fees, hurting your wallet further.*
- **To avoid paying more** *than you need to, try shopping around or buy your prescription drugs online instead.*

The next time you pay for a prescription medicine, take a look at what it costs — you could be paying too much.

In theory, there's only so much you should have to pay for PBS medicines (prescription drugs covered by the Pharmaceutical Benefits Scheme). The Commonwealth Government, in consultation with pharmacists, agrees on a price for each PBS drug, which is made up of the manufacturer's price (as negotiated by the government and the supplier) and a wholesale mark-up, as well as an additional 10% mark-up and $5.15 dispensing fee for pharmacists. This Commonwealth or **PBS dispensed price** is an estimate of the total retail cost to pharmacists for supplying that drug under the PBS.

The PBS price should more than adequately cover all costs to pharmacists. But under the Community Pharmacy Agreement, negotiated between the Commonwealth Government and the Pharmacy Guild of Australia every five years, there's a reference to additional fees that pharmacists can charge customers on top of the PBS price for drugs with a PBS price of less than $29.50 — which is the maximum most people can be charged out of their own pocket towards the cost of the drug (it's called the 'patient co-payment'). These fees are:

- A **safety net recording fee** of 99 cents for ready-prepared drugs, for making a record of the transaction on a Prescription Record Form (PRF).
- A discretionary **'allowable extra fee'** of up to $3.45, which the pharmacist is supposed to make you aware of and inform you that it's "not a charge initiated by the Commonwealth Government".

Essentially, the price to customers of an under-$29.50 medicine is at the discretion of the dispensing pharmacy. The Pharmacy Guild says pharmacists set their own prices in a competitive market, and that these additional fees are purely suggestions/examples. The government says much the same thing. So we decided to check what pharmacists are charging for under-$29.50 medicines in practice, and to what extent these additional fees are applied. We chose five commonly prescribed PBS medicines, then rang pharmacists across the country and asked for prices (see *The CHOICE survey*, page 14, for details).

WHAT WE FOUND

The *most* you should have to pay for any under-$29.50 PBS medicine is its PBS price plus the additional fees — what we've called the **'permitted price'**. And we weren't surprised to find that this was the most common price charged for each medicine in our survey. But some pharmacies are charging even more than this. For example:

- The permitted price for **AMOXIL** is $16. More than half the pharmacies that gave us a price for it charged this price. But an additional 26% charged more — up to $19.90.

- The most you should have to pay for **PANADEINE FORTE** is $13.55, and in 58% of the pharmacies we called, that's what they charge. But it was even more expensive in 11% of the pharmacies.
- Three quarters of pharmacies charged the permitted price, or more, for **GLUCOPHAGE**.

EXTREME HIGHS AND LOWS

While the majority of prices tended towards the higher end of the scale, we were still surprised by the extremes of price we were quoted for exactly the same drug. For example:

- Filling a prescription for **PANADEINE FORTE** ranged in price from $5.50 to $20.80 — a difference of 278%.
- There was 100% price difference between the cheapest and the most expensive price charged for **AMOXIL**.

BRANDS ADD BIG BUCKS

We also compared prices of the brand-name drug and its generic equivalent in each pharmacy where both were sold, and found, not surprisingly, that the branded products tended to cost more. (Generics are newer versions of an existing brand, and manufacturers are required to offer at least a 12.5% price reduction on generics compared to the original. The difference in price is known as the 'brand premium'.)

But some of the price differences in individual pharmacies were much bigger than 12.5%. For example, one pharmacy charged $15 for **AMOXIL** and $7.95 for its generic **ALPHAMOX** — a difference of 88.7%. And in another pharmacy **TENORMIN**, at $12.25, was double the price of the generic **ANSELOL**, at $5.95. Across all pharmacies the average difference ranged from 8.5% (between **AMOXIL** and its generics) to 24.4% (between **TENORMIN** and its generics).

ONLINE PRICE ADVANTAGES

Prices on average for all five drugs were lower online than in traditional pharmacies. The average price of **VENTOLIN** in traditional pharmacies was $29.52, compared with $22.08 online, for example. Similarly, traditional pharmacies charged on average $13.20 for **PANADEINE FORTE**, whereas the average online price was just $7.05. There was also far less variation online between the lowest and highest price of each drug.

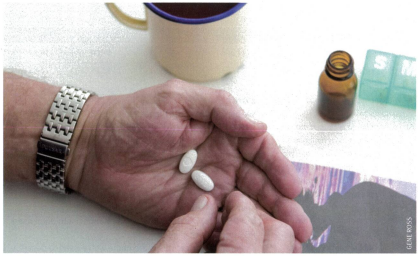
Taking advantage of lower overheads and economies of scale, online pharmacies needn't include all the surcharges included in the PBS price. So they're more likely than other pharmacies to offer under-$29.50 PBS medications, like the ones in our survey, at less than the PBS price.

But you need to factor in postage costs. These vary between websites, but cost around $6 for most orders (although some offer free delivery for orders over a certain price — generally $100–$150).

SAVINGS VS SAFETY NET

If you or your family spend over a certain amount on PBS medicine within one calendar year, you can get the rest of the year's medication cheaper or free. The PBS Safety Net threshold is $960.10 for general patients or $253.80 for concession cardholders.

In the case of an under-$29.50 PBS medication like the ones in our survey, it'll only count towards the Safety Net if it's recorded on a Prescription Record Form and you pay the full PBS dispensed price. So while you can save money buying the medication from a pharmacy that charges less for filling the


GENE BOSS

Cost saving tips

- When your doctor prescribes a drug, ask whether there's a less expensive or generic brand that might be suitable for your condition.
- When getting a PBS prescription filled, ask your pharmacist to substitute a cheaper brand if possible. The pharmacist can do this unless the doctor has marked the prescription 'no substitution'.
- Check your medicine in the online Pharmaceutical Benefits Schedule at wwwg.health.gov.au/pbs/scripts/search.cfm. It gives the PBS ('dispensed') price and shows the premium you'll be charged if you're prescribed a brand-name drug. It also lists the names of its generic alternatives, if any.
- If you think you're paying too much for a PBS prescription, shop around. You shouldn't have to settle for paying more than the permitted price, and may find a pharmacist that doesn't charge additional fees.
- Ask your pharmacist if the prescription price you're quoted includes a PBS recording fee. If you're unlikely to reach the PBS Safety Net it's probably not worth recording the price, so you can ask not to pay the fee.
- Buy your medicines from an online pharmacy.

1 Drug	Amoxycillin	Metformin hydrochloride	Codeine phosphate*	Atenolol	Salbutamol sulfate
Brand name priced	Amoxil	Glucophage	Panadeine Forte	Tenormin	Ventolin
Function	Antibiotic	Lower blood glucose levels	Painkiller	Lower high blood pressure	Asthma medication
Form	500 mg capsule	500 mg tablet	30 mg tablet/ caplet*	50 mg tablet	2.5 mg nebules
Pack size	20	100	20	30	2 x 30
2 Pharmacy prices — generic equivalent ($) (A)					
Lowest price	6.95	8.95	4.95	5.95	16.20
PBS price	10.55	13.65	7.26	10.06	23.39
Permitted price (PP)	15.00	18.10	11.70	14.50	27.85
Highest price	18.95	22.05	18.95	18.95	29.50
% charging above PP	22	11	16	13	11
2 Pharmacy prices — brand-name drug ($) (B)					
Lowest price	9.95	12.60	5.50	11.50	19.65
PBS price	11.55	15.02	9.10	13.50	25.53
Permitted price (PP)	16.00	19.50	13.55	17.95	29.50
Highest price	19.90	21.70	20.80	22.40	33.00
% charging above PP	26	8	11	5	7
3 Online pharmacy prices — brand-name drug ($)					
Lowest price	9.95	11.40	6.00	11.80	19.80
Highest price	10.95	14.95	7.55	12.25	26.60

* *With 500 mg paracetamol; contains 30 mg codeine.*

(A) *For each brand of drug in our survey there is more than one generic equivalent available. We asked for the name and price of the cheapest alternative to the brand that each pharmacy had available.*

(B) *The brands listed here all have a brand premium attached (see* Brands add big bucks, *page 13, for details), so you'd expect them to be more expensive than their generic equivalents.*

1 Drug

We picked five of the highest-volume PBS drugs, all with a PBS dispensed price of less than $29.50, and covering a variety of conditions (hypertension, asthma and diabetes, for example).

2 Price

- **Lowest.** The lowest price we were given for this drug anywhere in the five states surveyed.
- **PBS price.** The basic price for a pharmacist to dispense a PBS drug — see page 12.
- **Permitted price.** This is the name we've used to describe the maximum price you should have to pay for a prescription for this drug. It's the PBS price plus any additional fees (a safety net recording fee and an 'allowable extra fee') the government has agreed that pharmacists can charge. It's capped at $29.50. We've rounded it up to the nearest five cents.
- **Highest.** The highest price we were given for this drug anywhere in the five states.
- **% charging above permitted price.** The percentage of pharmacies charging more than the permitted price for that drug.

3 Online pharmacies

We looked up prices for the five drug brands on the following five major Australian online pharmacy websites:

- www.epharmacy.com.au
- www.homepharmacy.com.au
- www.onlinepharmacy.com.au
- www.pharmacydirect.com.au
- www.pharmacyonline.com.au

prescription, it's not going to help you reach the threshold. But when you consider that you'd need to buy more than 32 $29.50 prescriptions a year in order to qualify for the Safety Net, chances are many people would be better off shopping around for the lowest prices than worrying about getting their PRF filled in.

For more on the Safety Net see *Choice Cuts*, April 2006.

OUR VERDICT

If this was a competitive market you might expect pharmacies to set prescription prices around the PBS price. Pharmacists can often buy generic brands at a much lower price than the government-set 'wholesale price', so it's also reasonable to expect some prescription prices to be set *below* the PBS price. But these savings aren't always passed on to the customer, and instead the inclusion of additional fees to under-$29.50 PBS medication appears to be fairly standard practice. To add insult to injury, the 'allowable extra fee' doesn't even count towards the Safety Net threshold.

The PBS price already incorporates generous compensation to pharmacists for dispensing the drug, and in CHOICE's opinion the additional fees are unjustified. And there's certainly no excuse for charging extra on top.

You should be able to pay for PBS drugs without fear of being ripped off. At the very least we think the government should crack down on pharmacists who are charging more than the additional fees permitted under the Community Pharmacy Agreement. ■

THE CHOICE SURVEY

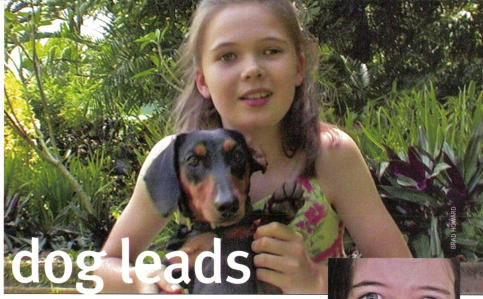
We randomly selected a proportionally representative sample of pharmacies in NSW, Queensland, SA, Victoria and WA from the Yellow Pages. Researchers called and asked to speak to the pharmacist, then requested prices of five PBS drugs — both the brand-name version and "your cheapest alternative" for each — and recorded the details. We specified the form and pack size for each drug, as shown in the table, above.

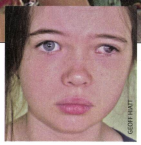
Between 181 and 243 prices were recorded for each brand and its generics. The range in numbers was a result of variation in availability of the drugs from pharmacy to pharmacy, and willingness of pharmacists to give prices over the phone.

We also looked up the price of each of the five drug brands on a number of online pharmacy websites for comparison.

You really wouldn't expect a dog lead to cause a serious injury — but it can happen.

Dangerous dog leads





LOUISE HIATT

Louise Hiatt and her friend Minnie (top), who was even smaller in January when the clip on her lead snapped and flew back into Louise's face, causing severe eye damage.

Nothing out of the ordinary had led up to the terrible, life-changing injury nine-year-old Louise Hiatt of Caravonica, Queensland, suffered last January. She'd been walking the family's dachshund when the dog responded to another dog's barking with a pull on the lead — a very typical reaction, as any dog owner would confirm. But what happened next shouldn't have happened. The metal clip of the retractable dog lead snapped in half and, with its jagged edge, went flying back straight into her eye, causing major damage.

"I'd just hate this to happen to someone else," Louise's mother, Michelle Hiatt, told us later. "It's not like a cut that'll leave her with a scar on the leg — she's still in danger of losing her eye; she has no sight in that eye; she's lost all her iris; the lens is gone; there's scarring across the cornea. Nothing our daughter did contributed to the accident. The lead had hardly been used and was in good condition. She was using it properly and wasn't doing anything silly."

HOW MUCH DANGER?

Concerned about the strength and durability of retractable dog leads, we checked out various shops in Sydney and bought a selection for testing. We wanted to find out whether there's an inherent danger in this type of leash or whether it was this particular brand's design or manufacturing quality that led to its metal clip failing. So we bought 12 different retractable dog leads, including the **WOOFAZ PA0087B**, whose clip had snapped in half, injuring Louise. Nine months after the incident, it was still available for sale.

We tested the dog leads to a maximum force of 500 N, which is equivalent to an average-size (20 kg) dog pulling with a force equal to two-and-a-half times its weight, a pull that smaller, weaker people would have problems resisting.

Most of the brands that passed our strength test cost around $20–$50; they're listed on the right. A $4 **PET HAVEN Dog Lead Retractable 21657054** broke just under our maximum force at 469 N (the stitching gave way). But the $2 **WOOFAZ Retractable Dog Leash PA0087B** again failed miserably. Its metal clip broke at 135 N and a second lead's clip also failed at 156 N.

OUR ADVICE

Don't buy a **WOOFAZ** retractable dog lead and cut it up and throw it out if you're already using one. We think this product is dangerous and should be recalled from sale. We brought the matter to the attention of the Australian Competition and Consumer Commission, and in November it banned the **WOOFAZ**: "I am left with no alternative but to ban the supply of this product, as it appears it will or may cause injury," said Parliamentary Secretary to the Treasurer, Chris Pearce.

If you want to use a retractable dog lead, the brands that passed our test should withstand the steady pull of an average-size dog. (They're not every dog lead on the market, but are what we could find in several shops and a wide selection.) Choose one with a sturdy, heavy clip, but be aware of the damage it can do if it should ever break and fly back at your face. So use it with utmost care, especially if your dog is jerking at the other end. Never use one that's rated lower than the weight of your dog or that has no size or weight rating at all. ■

Don't buy this dog lead.

PASSED OUR STRENGTH TEST

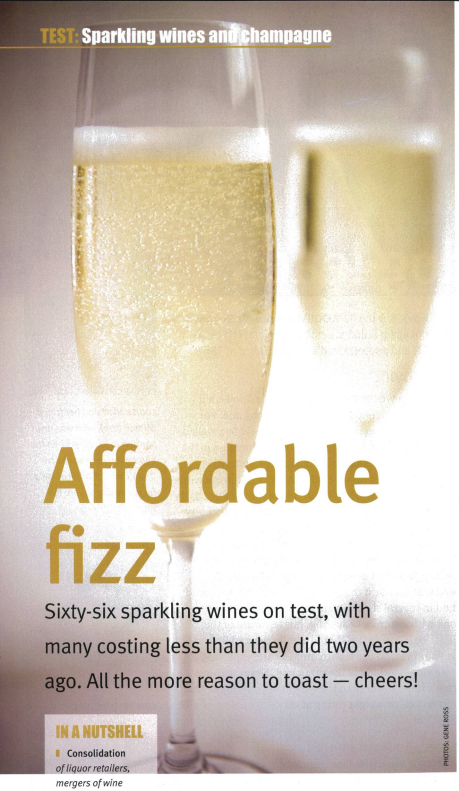
AVENUE Retractable Tape Leash M/M 74522
BAGS ON BOARD Retractable Leash with Built-in Bag Dispenser
FERPLAST Flippy Regular Medium 75003025
FLEXI Compact 2 Medium C25.116.INT
PEARSONS Starvin Marvins Retractable Dog Lead
PET LIFE Extending Lead for Dogs Large 85802
PET LIFE Extending Lead for Dogs Medium 85801
SHENG FA Retractable Dog Leash & Flashlight ZI 99 2 15524.X

PASSED THE TEST BUT HAVE NO WEIGHT RATING

PET HAVEN Retractable Dog Lead Deluxe 22125583
PETS 'N PALS Retractable Dog Lead AN9745

GENE ROSS

The leads that passed our test have thick, strong-looking clips, compared to the Woofaz (on the left) that broke so easily.



Affordable fizz

Sixty-six sparkling wines on test, with many costing less than they did two years ago. All the more reason to toast — cheers!

PHOTOS: GENE BOSS

IN A NUTSHELL

- **Consolidation** *of liquor retailers, mergers of wine producers and record harvests have brought wine prices down considerably in recent years.*
- **Sparkling wines** *can be made the traditional way (méthode champenoise) or be bottle- or bulk-fermented. We explain the differences.*

You'll no doubt have noticed that prices of Australian wines have dropped considerably over recent years. Many of the sparkling wines we bought for this report cost us less than two years ago; in fact, in the lowest price bracket up to $10, two thirds of the wines are cheaper now.

Admittedly, we bought most of the wines from what's probably the cheapest liquor chain in the country, Dan Murphy's. This Melbourne-based discounter's expansion into other states has certainly revved up competition on the liquor retail front. Even so, the bulk of the domestic liquor market is now in the hands of just two major players, the food giants Woolworths (which now owns Dan Murphy's, plus BWS/First Estate and Woolworths/Safeway liquor outlets) and Coles Myer (Liquorland, First Choice, Vintage Cellars and many Theo's liquor outlets).

Dan Murphy's is now represented in most states, albeit sparingly in some and not at all, yet, in Tasmania, WA and the NT, but there are plans for further expansion. In fact, Woolworths has the sites and licences required to virtually double the liquor discounter's presence around Australia over the next few years.

But the consolidation of the liquor retail sector isn't the only reason for plunging wine prices. A number of complex factors combined have sent wine prices tumbling, most notably the much reported grape glut that has forced growers to let their grapes rot on the vine — even in premium wine regions like the Barossa Valley — or offload their surplus wine as cleanskins (unlabelled wine sold for a much lower price than the branded product).

The Australian wine industry has seen spectacular growth over the past two decades. Last year an ever increasing number of growers and winemakers produced record volumes of wine for the domestic and export markets, making Australia the world's fourth-largest wine-exporting nation, although we produce just 4% of its wine. Since 1998, the number of wine companies in Australia has more than doubled to more than 2000. Or, as the 2006 edition of *The Australian and New Zealand Wine Industry Directory* put it, over the past three years a new wine producer has opened for business every 69 hours.

But for the consumer, the choice of wine available on bottle shop shelves hasn't necessarily increased to the same extent, as the vast majority of wine producers are facing huge competition to get their product on retailers' shelves. They're competing for just 15% of the market — the lion's share of branded wines is produced by the top 20 companies.

The Australian Wine and Brandy Corporation is forecasting that the nation's wine oversupply will last at least another two — and possibly up to five — years, with a balance between supply and demand not expected to be achieved until 2009–2010. So enjoy your wine at lower prices while they last.

CHOICE'S CHOICE

For this test we bought 66 of the most popular bubblies available in Australia. We split the sparkling whites into three price brackets, as you're probably guided pretty much by price when choosing a wine, depending on the occasion. The lowest price bracket (up to $10) contains the largest number of wines,

but it mightn't be as 'coherent' as in previous CHOICE tests as it contains both tank and bottle-fermented wines (see *Producing the sparkle*, page 18, for more on this) that we were able to buy well below the producer's recommended prices.

The other two sparkling white price brackets are for wines that cost us $10–$25 and more than $25; a fourth bracket includes sparkling reds.

Because of the price and discounting trends discussed earlier, we've published two prices this year in the table that starts on page 19. The first is the cheapest price we could find for the wines, which for most was Dan Murphy's retail or special price for a mixed dozen. The second column lists the price for a single bottle purchase.

If you're unable to buy from Dan Murphy's, you'll probably have to pay more, so it's always worthwhile to shop around for the best deal, watch out for specials and consider buying wine by the dozen or half dozen, which often attracts a sizable discount.

TASTING AND SCORING THE WINES

Our expert wine tasters (see the photo, page 18) are trained to ignore personal preferences when judging wines. They simply look for attributes that indicate the wine has no particular faults and is well made — the score they award reflects how well.

For example, a score of 14–15 points (out of 20) indicates the wine's OK but nothing special. A wine that scores 15.5–16.9 points is awarded a bronze medal at wine shows, 17–18.4 points earn a silver and 18.5 or more a gold medal. Note 1, page 21, has more information on the scoring system.

The wines our expert tasters couldn't agree upon are listed at the end of each bracket as 'mixed emotions'. Because we had a large number of 'mixed emotions' this year, we included quite a few of them in our lay panel tasting — also a 'blind' one, of course — to see whether ordinary people share the experts' views.

Of the 'mixed emotions' in the various price brackets, the lay panel rated highest the **WOLF BLASS Red Label Chardonnay Pinor Noir Premium Cuvée** and **MOËT & CHANDON Brut Imperial**. Give them a try if you're adventurous and the tasting notes appeal to your taste.

Of the top-rating wines in each price bracket, the lay panel agreed with the experts on high scores for the **BROWN BROTHERS Pinot Noir Chardonnay** and **RUMBALL Sparkling Shiraz Coonawarra Cuvée**. However, they weren't as impressed with the **PIPER-HEIDSIECK Brut** and the two top-scoring wines in the cheaper price bracket (except for two who like sweet wine and also awarded higher scores for the **OMNI Blue**).

THE CHOICE MIXED DOZEN

Below is our traditional mixed dozen, a selection of the top-scoring wines from all price brackets. Quite a few reasonable bubblies are available at the cheap end of the market so we only included the top two of the lowest price bracket in our mixed dozen. The **SEPPELT Fleur de Lys Pinot Noir Chardonnay** is very good value for this price; the **OMNI Blue** is really only an alternative for those who like sweet wines. There are three bubblies from the popular $10–$25 bracket, two sparkling reds that stood out and five champagnes.

LESS THAN $10	PRICE*
OMNI Blue	$8.50/$9.00
$$ SEPPELT Fleur de Lys Pinot Noir Chardonnay	$9.70/$10.00
$10 TO $25	
BROWN BROTHERS Pinot Noir Chardonnay	$15.75/$17.00
DEUTZ Marlborough Cuvée Brut	$17.95/$20.00
YELLOWGLEN Perle	$19.00/$20.00
MORE THAN $25	
MOËT & CHANDON DOM PÉRIGNON 1998	$209.95/$240.00
$$ PIPER-HEIDSIECK Brut	$44.95/$60.00
BOLLINGER Special Cuvée Brut	$75.95/$87.00
POL ROGER Extra Cuvée de Reserve	$64.75/$70.00
MOËT & CHANDON 1999	$90.80/$95.00
SPARKLING REDS	
MORRIS Sparkling Shiraz Durif	$14.95/$17.00
RUMBALL Sparkling Shiraz Coonawarra Cuvée	$18.50/$20.00

* *Mostly Dan Murphy's retail price for purchases of a dozen / single bottles.*
$$ indicates good value in this price bracket.

Drink it now

Champagne and sparkling wine are at their best when they appear on retailers' shelves. They generally won't improve with age, so don't be tempted to stock up for the future. In fact, storing them under adverse conditions can speed up their deterioration process. So keep any bottles away from direct sunlight, heat sources and fluorescent light, and seek out retailers with good stock turnover, especially if you're buying expensive fizz.

Producing the sparkle

Carbon dioxide, dissolved under pressure, creates the sparkle that distinguishes champagnes and sparkling from still wines. The tingling bubbles that tickle your tongue form a creamy mousse on top of the wine — the smaller the bubbles, the longer they'll last, and the better the wine. They're generated by a secondary yeast fermentation, which takes place either in the bottle or in a pressure tank. (But the cheapest of sparkling wines can have CO_2 added separately by carbonation, much like lemonade is made.)

The production process starts pretty much the same as for any white wine. It's fermented in bulk and then blended to make a base wine, or *cuvée*, before more yeast and some sugar are added to enable a second fermentation that produces the bubbles.

The most refined style of sparkling wine is champagne, produced from grapes grown in the Champagne region east of Paris (typically pinot noir, chardonnay and pinot meunier) and made the traditional way — by the **méthode champenoise (MC)** or **méthode traditionelle** (for those made outside the Champagne area) — where the second fermentation takes place in the bottle the wine's going to be sold in.

With this method, the bottles are sealed with cork and secured by wire, stacked horizontally and left undisturbed for up to two years, during which time the sugar is converted into alcohol and carbon dioxide. This time that the wine matures in yeast is referred to as its *tirage* age or the time it's spent 'on the lees' (the yeast sediment that forms during fermentation). Australian sparkling wines made by the traditional method must be on the lees for at least nine months.

Clarifying the wine — settling and removing the sediment, a process referred to as *rémuage* (riddling) and *dégorgement* (disgorgement) — is a bit more tricky than creating the bubbles, especially with the traditional method. The bottles need to be transferred to special racks with their corks pointing downwards at an angle, and turned frequently over a few months, so the sediment gradually slides downwards into the bottle neck. Then the cork is removed, the sediment pops out under pressure, the bottle is topped up, and a *dosage* (a small amount of liqueur made up of wine and sugar) may be added to balance the wine's natural acidity before the bottle is recorked.

Making sparkling wine the traditional way takes a long time and is very labour-intensive, which explains why you generally have to pay a fair bit more for a premium bottle of fizz. Simpler methods are used to make the popular and less expensive bubblies that dominate bottleshop shelves.

With the **tank** or **charmat method**, the wine may spend as little as a fortnight on the lees in a pressure tank for the second fermentation before the sediment is filtered out and the wine is bottled.

Australian sparkling wines labelled **bottle-fermented** must have been on the lees for a minimum of six months. Like the quality fizz, these wines are also bottle-fermented but are then transferred into a tank for clarification in bulk, by centrifuging or filtration, before they're transferred into the bottles they're going to be sold in.

Our thanks go to the experts, from left to right:

- Michael Davey, wine marketing, Cellarmasters.
- Natalie Fryar, winemaker, Jansz Wine Company, Tasmania.
- Geoff Skurray, Professor of Oenology, School of Science, Food and Horticulture, University of Western Sydney.
- Jane Hoppe, winemaker, Bimbadgen Estate.
- Garry Ford, sparkling wine maker, Hardy Wine Company.

CORKED

This year only one wine was corked: both bottles of the **SEAVIEW Brut de Brut** we'd bought for the test, so the experts didn't rate it. Cork taint (TCA) contaminates the cork and leaves the wine smelling and tasting musty, 'cardboardy' or like a hessian bag. If you buy a wine that's corked, ask for a new bottle in a restaurant or return the full bottle to the shop for replacement.

ALCOHOL, SO_2 AND OTHER ADDITIVES

Most of the sparkling wines and champagnes in the test have typical alcohol levels of 11–13%, the sparkling reds up to 14.5%.

All the wines tested contain sulphur dioxide (additive 220), which acts as a preservative and prevents browning of the grapes (oxidation). It must be labelled because it may cause an attack in asthmatics. Fining agents such as milk, egg and/or fish products must also be labelled if they've been used to help clarify the wine and traces remain in the end product. Some of the champagnes in the test also list ascorbic acid (300).

Brand (in rank order within price brackets)	1 Score out of 20	2 Price (by the dozen, $)	2 Price (single bottle, $)	3 MC / BF	Origin	4 Tasting notes
UP TO $10						
OMNI Blue	16	8.50	9.00		Australia	Pale green colour; highly aromatic floral and lemon zest aromas; very sweet palate with clean muscat, raisin and spice flavours — spumante-type of wine, but lovely and fresh
SEPPELT Fleur de Lys Pinot Noir Chardonnay	16	9.70	10.00		Australia	Yellow colour; toasty, lifted nose with developed aromas; tropical and stone fruit flavours, nice oily, buttery texture — rich, full-flavoured
ANGAS BRUT Premium Cuvée	15.5	6.45	7.00		Australia	Pale straw colour; fruit-driven nose, a bit of bottle age; pinot fruit and biscuit yeast flavours, good depth and structure — a bit sharp but an attractive mouthful of flavour at this price
BANROCK STATION Pinot Noir Chardonnay	15.5	8.00	8.50		Australia	Medium yellow colour; slight citrus aromas and intense yeast age/lanolin on the nose; complex flavours showing some bottle-aged characters — good texture but lacks vibrancy
HARDYS R&R Classic Cuvée	15.5	5.55	6.00		Australia	Green-tinged colour; intense floral, ripe nose; sweet, flavoursome palate, slightly hard acidity on the finish — fresh, clean, spicy fruit, true to style
MINCHINBURY Brut de Brut Private Cuvée	15.5	5.55	6.00		Australia	Pale lemon colour with a green tinge; sweet tropical aromas; short and simple palate with stone fruit and blossom flavours — fresh, lifted, fruit-driven wine
MINCHINBURY White Seal	15.5	4.50	4.90		Australia	Pale straw colour; ripe tropical, spice, floral and powdery aromas; grapy, simple fruit flavours, very foamy in the mouth — fresh, sound aromatic, no faults
OMNI NV	15.5	7.30	7.70		Australia	Vibrant pale green colour; fresh and clean subdued aromas; generous stone fruit flavours, good balance — pleasant, clean wine
RENMANO River Breeze Cuvée	15.5	3.80	4.00		Australia	Pale straw colour; lemon, lime and apple aromas with some blossom notes; flavours of tropical and red fruit as well as tank-fermented yeast — sound, well made, pleasant drink
SEAVIEW Grande Cuvée	15.5	6.50	6.95		Australia	Bright colour with pale green tints; developed, slightly sweaty, cheesy aromas; creamy, strawberry palate, good acid balance — fresh, some sweet fruits but perhaps a bit unbalanced
SIR JAMES Cuvée Brut Pinot Noir Chardonnay	15.5	9.95	12.00		Australia	Pale straw colour with a green tinge; fresh, pure fruit and doughy aromas; strawberry and floral fruits on the palate, nice balance — elegant, perhaps a bit sweet
WOLF BLASS Eaglehawk Cuvée Brut	15.5	5.50	5.90		Australia	Pale straw colour with green hues; fresh citrus aromas and yeasty notes; citrus and red fruit flavours, creamy texture, a touch of buttered toast — nice weight and balance
YELLOWGLEN Pinot Noir Chardonnay 2004	15.5	9.70	10.20		Australia	Pale yellow colour; strawberries and cream aromas and yeast/lanolin characters; soft palate of classic meaty, red fruit flavours, toasty finish, good acid — simple but sound
YELLOWGLEN Yellow	15.5	9.40	9.95		Australia	Pale straw colour; sweet fruit and floral nose; strawberry flavours, some creaminess and toast, fairly good persistence — fruit-driven style
CARRINGTON Vintage Brut 2005	15	4.50	4.90		Australia	Medium green colour; clean and fresh aromas with buttered toast notes; citrus fruit, apple and melon flavours — clean, fresh, neutral
MATTHEW LANG Brut Cuvée	15	4.80	5.00		Australia	Medium green colour; citrus, stone fruit and some straw-bale, cowshed aromas; some apply/floral fruit flavours and creaminess, good depth — sound but a bit lightweight
MINCHINBURY Brut Private Cuvée	15	5.55	6.00		Australia	Green-tinged colour; vibrant apple and musk aromas; fresh, fairly short-lived palate with generous upfront green apple and musk flavours and crisp acidity — clean but dull
QUEEN ADELAIDE Brut	15	4.50	5.00		Australia	Green-tinged colour; fruit salad aromas and aged notes; some yeast complexity and strong citrus fruit/floral flavours — clean, fresh, with obvious floral, spice and fruit characters
GREAT WESTERN Brut Reserve	14.5	5.85	6.00		Australia	Pale, green-tinged colour; fresh grassy scents; tropical flavours, fruit balanced but bitter finish — quite green and sour back palate
JACOBS CREEK CPN Brut Cuvée	14.5	7.50	7.90	BF	Australia	Pale straw colour with green tinges; clean citrus (lime) aromas and Vegemite notes; citrusy and savoury, meaty flavours, a bit empty — not everyone's cup of tea
ANDREW GARRETT Pinot Noir Chardonnay	14	9.25	10.00		Australia	Slightly brown colour; some toast aromas and cork age; generous palate with red fruit flavours, good persistence — a bit tired and oxidised
FREIXENET Cordon Negro Brut	14	9.25	10.00	MC	Spain	Pale lemon colour; toast and fruit salad but also kerosene aromas; fairly simple palate, a touch hard and hollow at the back — lacks some freshness but drinkable
SEAVIEW Brut	14	5.50	5.90		Australia	Pale straw colour; aromas of cold toast and old socks; apple flavours with toasty notes but quite flat and slightly sour — a bit empty and dank
Mixed emotions						
CARRINGTON Brut Reserve Special Cuvée	13–17	5.55	6.00		Australia	Bright colour with a green tinge; fruity lemons and apple aromas, hints of toast; creamy, long-lived palate — good flavours and a persistent dry finish; unbalanced and bitter
GREAT WESTERN Imperial Reserve	13–16.5	5.85	6.00		Australia	Bright colour with pale green tints; neutral nose; citrus fruit flavours with fine acidity, good length — slips down easily; poor bouquet
KILLAWARRA Klassic Brut	12.5–17.5	5.95	8.00		Australia	Some development in the colour; toasty, cream and strawberry nose and flavours — has some appeal but not an easy drink; very good for under $10
LINDEMANS Bin 25 Brut Cuvée	13.5–16.5	9.95	9.95	BF	Australia	Medium yellow colour; apple and yeast aromas; pineapple and candy upfront, slightly bitter at the back — attractive mix of flavours and textures; high acid, lacks flavour
WOLF BLASS Red Label CPN Premium Cuvée	14–17	7.50	7.90		Australia	Pale straw colour; fresh, lemon and stone fruit aromas; tropical, citrus and spice on the palate — good length, well balanced; interesting but lacks complexity
BETWEEN $10 and $25						
BROWN BROTHERS Pinot Noir Chardonnay	16	15.75	17.00		Australia	Pale lemon colour, green hues; strawberries and cream aromas; honeysuckle, strawberry and brioche flavours — quite good, well structured, good fruit/yeast balance
DEUTZ Marlborough Cuvée Brut	16	17.95	20.00	MC	NZ	Pale straw colour; lifted nose with fresh pouring cream, strawberry, honey and toast aromas; fresh, fruit-driven palate with apple, lemon sorbet flavours — very dry, apéritif style

(continued overleaf)

Brand (in rank order within price brackets)	1 Score out of 20	2 Price (by the dozen, $)	2 Price (single bottle, $)	3 MC / BF	Origin	4 Tasting notes
YELLOWGLEN Perle	16	19.00	20.00		Australia	Very pale straw colour; delicate stone fruit aromas with rich, toasty notes; well balanced, tight wine with nice honeysuckle and citrus flavours — true chardonnay characters
CHANDON Non Vintage	15.5	19.95	22.00	MC	Australia	Pale straw/green colour; fresh nose with aromas of stone fruit and toast; generous fruit flavours on entry, good finish — well made but a bit young
GRANT BURGE Pinot Noir Chardonnay Brut	15.5	16.95	22.00	MC	Australia	Pale lemon colour; honey and toast aromas; strawberry and citrus fruit aromas, quite tart finish — some bottle-aged characters
JACOBS CREEK Reserve CPN 2004	11.30	11.90	14.00	BF	Australia	Pale lemon colour; lifted nose with citrus and nutty aromas; some lime and lemon, strawberry, toast and cream flavours — well balanced but finishes hard
JANSZ Premium Cuvée	15.5	18.60	20.00	BF	Australia	Pale yellow colour with a green tinge; red fruits, lime and buttery aromas and flavours; fuller fruit palate — enough flavour and attractive enough to be consumer-friendly
REDBANK Emily Brut Cuvée	15.5	13.00	13.00		Australia	Pale lemon colour; sweet honey, toast and butter aromas; rich core of ripe fruit flavours, some attractive cork age — oily texture might appeal, but a bit simple
SIR JAMES Brut de Brut Pinot Noir Chardonnay	15.5	11.40	12.00		Australia	Straw colour with green hues; aromas of red fruits, toast and green apples; very pure lanolin on the palate with some honey and strawberry flavours, good texture — lively acidity but lacks fruit
YARRA BURN CPN Pinot Meunier 2003	15.5	15.95	18.00		Australia	Pale lemon colour; delicate chardonnay nose showing attractive age over citrus fruit; sherbety acidity on the finish — enough flavour, weight, balance and length to make it a reasonable, if simple, drink
GRANDIN Brut	14.5	11.95	13.00	MC	France	Vibrant yellow/green colour; complex nose with nougat, nut-like aromas; nice richness on the palate, good acid, but a bit hard at the back — bland, bitter
YELLOWGLEN Crémant 2004	14	12.30	13.00		Australia	Pale straw/green colour; strange nose with grubby, microbial aromas; spicy, gingery fruit on the palate with hot dogs and apple skin flavours — lacks freshness and flavour
Mixed emotions						
HENKELL TROCKEN Sekt	13–17.5	11.85	14.00		Germany	Pale green colour; stone fruit aromas, hints of dirty socks; generous tropical fruit flavours, softly textured, fairly good length and intensity — excellent wine; sweet, thin and out of balance
LINDAUER Brut	13–17	11.00	11.00	MC	NZ	Pale lemon colour; aromas of baked apples/cider and bread, obvious cork age; well structured palate with good strawberry fruit, buttered toast flavours and sorbet-like acidity — pleasant, unusual flavour; a bit flat and stale
SIR JAMES Pinot Chardonnay Brut 2002	14.5–18.5	17.55	19.00		Australia	Pale yellow/green colour; complex secondary characters on the nose with red fruits, nuts and brioche; complex array of flavours, good intensity, tangy acidity — long and complex; just a bit too simple for this price
TRILOGY Brut Cuvée	12–17	11.40	12.00	BF	Australia	Pale straw colour, green tinge; minerally, lime nose; stone fruit and soy sauce flavours, tangy acidity, good depth — excellent flavours; not exactly clean and fresh
MORE THAN $25						
MOËT & CHANDON DOM PÉRIGNON 1998	18.5	209.95	240.00	MC	France	Pale lemon colour, green tinge; complex nose with aromas of red fruits, coffee, crusty bread; generous flavours on a well layered palate with toasty, savoury, honey and struck-match notes — rich, powerful, long, well balanced
PIPER-HEIDSIECK Brut	18.5	44.95	60.00	MC	France	Pale lemon colour, green hues; complex aromas of stone fruits, brioche, subtle spices; rich palate with buttered toast, sweet fruit flavours, very good intensity, balance, length, complexity — everything in the right proportion
BOLLINGER Special Cuvée Brut	18	75.95	87.00	MC	France	Very rich gold colour; quite aged characters on the nose with lemon and butter aromas; rich palate with crisp green apple and strong toast and yeast flavours, zesty acidity — powerful, balanced, although quite austere
POL ROGER Extra Cuvée de Reserve	18	64.75	70.00	MC	France	Light gold colour; well integrated, lifted nose with brioche, roasted nuts, strawberries and fresh cream aromas; tangy grapefruit, toast, honey and cream flavours — an attractive drink with lots of quality
MOËT & CHANDON 1999	17.5	90.80	95.00	MC	France	Medium yellow/green colour; complex nose of white flowers, peaches and cream; plenty of lime and lanolin on a softly textured and juicy palate, long, dry finish — well rounded and approachable
ARRAS Chardonnay Pinot Noir	17	37.95	45.00	MC	Australia	Pale gold colour; good and balanced nose of roasted nuts, honey and citrus fruit; good intensity of stone fruit flavours on a quite savoury palate, steely acidity — sound, rich, flavoursome
VEUVE CLICQUOT Ponsardin Brut	17	66.50	70.00	MC	France	Yellow colour with some golds; delicate nose with subtle spice, citrus fruits and yeasty aromas; well balanced palate, good intensity of red fruit and slightly meaty flavours — some good finesse
BILLECART-SALMON Brut Reserve	16.5	64.75	70.00	MC	France	Pale straw colour; doughy and citrus aromas; long, round palate with generous stone fruit and secondary flavours, some lemon zest at the back — for those who want a bit of body in their sparkling
LOUIS ROEDERER Brut Premier	16.5	64.95	78.00	MC	France	Mid lemon/green colour; complex nose with biscuity, melon and peach aromas and meaty notes; generous upfront fruit flavours on a well balanced palate — good fruit and yeast but a bit hollow at the back
CROSER Petaluma Piccadilly Valley Pinot Noir Chardonnay 2004	14	25.45	26.80	MC	Australia	Very pale green colour; fresh, volatile citrus and apple aromas; light lemon/lime flavours but very lifted, aldehydic [nutty, sherry-like] — volatile acidity dominates [which turns wine vinegary]
Mixed emotions						
MOËT & CHANDON Brut Imperial	15–18.5	58.50	60.00	MC	France	Pale lemon colour; cheesy, cream and struck-match aromas; good, tight palate with sweet fruit flavours, a touch dirty — great persistence and length; sitting heavily on the palate
CHANDON Vintage Brut 2003	14.5–17.5	25.35	26.70	MC	Australia	Pale straw colour; complex nose with citrus peel and freshly baked bread aromas; intense acid on the palate with apple and citrus flavours — good flavours but maybe needs more age to reach its potential; OK but a bit plain
SPARKLING REDS						
MORRIS Sparkling Shiraz Durif	17.5	14.95	17.00		Australia	Rich red-brick colouur; plum and cherry fruit aromas with leather, cedar, tobacco notes; soft, developed palate with spicy berry and savoury flavours, very good acid/tannin/sugar balance — everything sparkling red should be
RUMBALL Sparkling Shiraz Coonawarra Cuvée	17	18.50	20.00	MC	Australia	Brick-red colour; aromas of dark berries, spice and plum; black- and blueberry flavours on a fragrant palate — well balanced, good tannin/acid balance
SEPPELT Original Sparkling Shiraz 2002	16.5	13.95	16.00	MC	Australia	Dark red-brick colour; aromatic nose of mulberries, slight toffee and leathery notes; jammy and overripe fruit flavours with hints of leather and spice — gentle and balanced palate

Brand (in rank order within price brackets)	1 Score out of 20	2 Price (by the dozen, $)	2 Price (single bottle, $)	3 MC / BF	Origin	4 Tasting notes
OMNI Red	16	8.50	9.00		Australia	Deep red/purple colour; youthful nose with lifted spicy blackberry and violets aromas and cigar-box notes; rich, sweet fruits on the palate with a lingering finish — fresh, great fruit intensity, but needs time
YELLOWGLEN Red	16	9.40	9.95		Australia	Dark red colour; aged nose with leathery, slightly dusty notes and aromas of dried fruit and cherry that repeat on the palate; well balanced with good intensity and fair length, but drying out a bit — lots of lovely, soft age
ANDREW GARRETT Sparkling Burgundy	15	9.25	9.95		Australia	Mid garnet colour; some development on the nose with leathery, spice and dark berry aromas; well balanced palate with leafy cabernet, good berry and cedar wood flavours — firm tannins, but a touch hard
McGUIGAN Black Label Sparkling Shiraz	15	6.75	8.00		Australia	Deep cherry-red colour; youthful, fruit-driven nose and smoky cherry and spice aromas; well balanced, good spice on a drying palate, but quite heady with flowers — lighter than most
SEAVIEW Sparkling Shiraz	14.5	6.50	6.95		Australia	Red/purple colour; plum and cherry fruit aromas, fragrant, but quite commercial; juicy, jammy raspberry and plum flavours — inoffensive, but simple, lacks structure
Mixed emotions						
BANROCK STATION The Reserve Sparkling Shiraz	10–17.5	8.30	9.00		Australia	Deep red/purple colour; rich jammy, fruitcake aromas; blackberry and oak on a sweet, fruit-driven palate — intense, good fruits but very young; bitter and mousy (rat's nest/beer tray smell)
D'ARENBERG The Peppermint Paddock Sparkling Chambourcin	11–17	25.00	25.00		Australia	Deep red/purple colour; fresh and spicy nose with oak and dark plum aromas; juicy black fruits and black-jelly-bean flavours, well balanced — lively palate, good length; lacks generosity and fragrance

CPN *Chardonnay pinot noir*

1 Score out of 20

Each expert gave the wines a score out of 20, according to the international show-scoring system for wines: 3 for appearance, 7 for nose and 10 for palate. They tasted them in four brackets, as indicated in the table.

The tasters didn't know which wine they were tasting, only in which bracket it fell. While they used the same benchmarks for judging all the wines, they were probably a bit harsher in their judgment of the more expensive wines. So the scores are only comparable within, not between, the price brackets.

The score printed in the table is the panellists' consensus score reached after the tasting, when they discussed the wines and their individual scores, still without knowing what the wines were. It's usually the average of the experts' scores.

When a wine received too wide a range of scores and no consensus could be reached, we called it a *Mixed emotion*. For these wines we've included two overall comments in the tasting notes that reflect the tasters' different views. If it sounds like something you might like, give it a try.

2 Price

The first of these columns lists the lowest price we could find for the wines in August or October 2006, rounded to the nearest five cents. For most wines this is Dan Murphy's retail or special price for a mixed dozen. The second column lists the price for a single bottle.

3 Méthode champenoise/bottle-fermented

This information is taken from the bottle label, which usually indicates if a sparkling wine is made according to the traditional method (MC) or bottle-fermented (BF). A blank means it's bulk-fermented in a tank — see *Producing the sparkle*, page 18, for more on this — or the winemaker hasn't indicated that it's bottle-fermented.

4 Tasting notes

These are compiled from the experts' tasting notes on the wine's colour and appearance, nose, palate and overall impression. Combined with the scores they should give you a good indication of the wine's style, aroma and flavour.

For help with deciphering the wine tasting jargon, go to choiceextra.com.au and click on Dec 04 under 'Wine, champagne and sparkling' in the index.

IN A NUTSHELL

- **Interest-free deals** *can be just that. But fees can apply — and up to 28% interest if you don't pay in time.*
- **Consumer leases** *(often promoted as 'rental' agreements) can be expensive and full of traps.*
- **Check and negotiate** *the item's cash price first — there's no point paying too much just because it's interest-free. You might get a better price for cash.*

Christmas credit deals

Low-cost deals for those who pay on time, exorbitant interest rates for those who don't — and a warning about deals to avoid.

Joanne from Melbourne wished she'd paid closer attention to the fine print in her store finance contract when she was debited more than six monthly payments *after* her two-year lease payment term ended. The problem was she forgot to notify the finance company when she moved house and to contact the company at the end of her payment term — if she had, she probably could have bought the item for less than the hundreds of dollars she forked out in extra lease payments.

George also got a shock when, too late, he calculated the finance deal he'd signed up for was costing him somewhere between 30% and 50% more than the price of his new TV (see *Unfair deal*, right).

Store credit deals are lucrative for finance companies and can be profitable for retailers too, but for consumers they're a real mixed bag. Some provide good value if used cleverly; others should probably come with a wealth warning. This report compares your options and highlights what to watch out for when you're out and about (maybe treating yourself to a new plasma or LCD TV) this festive season.

CONSUMER LEASES ('RENTING')

Basically an agreement to rent or hire goods for a fixed period of time, this is a form of financing for which you need to really have your wits about you when you're considering it.

It's more complex than the simple open-ended rental agreements where you pay a certain amount per month or week for as long as you want the appliance, and then give it back. Obviously that's going to cost you more than the cash price if you keep it for long enough, but it's simple and transparent.

Under some circumstances simple renting might be attractive — for example, to rent a widescreen TV for a weekend to watch the upcoming Ashes series with friends, or for people in temporary or shared accommodation to rent appliances for a short time. Rental deals are also sometimes aimed at people who don't qualify for credit. Plus

PHOTOS: GENE ROSS

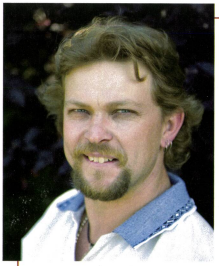
companies say they take care of delivery, installation and servicing.

What's now often offered as store finance, however, is a form of leasing contract that has a fixed period (such as three years), after which you have options that include making an offer to buy the appliance for its market value, buying a similar model (usually for a nominal amount like $1) or 'upgrading' to a new model with a new lease contract.

Leasing companies often target businesses that lease computers and other technology, and there can be tax and other advantages for businesses. Several companies offer various types of consumer lease too.

We're far from impressed by some of the prices and deals that we've seen offered by leasing companies and retailers. **FLEXIRENT** is probably the most prevalent company in this area (see *Unfair deal*), but a range of companies offer similar deals or variations. Here are some of the things to bear in mind about leasing:

- **Expensive.** We've seen examples in shops of how lease payments can accumulate to 50–100% above the original cash price. You could own the item much sooner (with approximately similar monthly payments) by using interest-free finance instead.
- **No ownership**. With all leasing companies, despite paying all that money (more than the cash price), you won't even own the item unless you're able to buy it at the end of the lease period (see *Leasing loopholes* on page 24).
- **Locked in.** If you want to get out of the contract early, you may have to pay *all* lease payments anyway. We've seen this in **FLEXIRENT** and **RENTSMART** contracts.
- **Total payments or interest rate not shown.** Companies such as **RADIO RENTALS** don't advertise what the total lease payments will add up to, or the item's cash price, just what the regular lease payment will be. And because it's a lease and not a loan, the equivalent interest rate doesn't have to be disclosed. Makes it hard to know if you're getting a good deal.
- **Heavy contract terms.** You could be obliged to pay lease payments no matter what happens, even if the equipment is defective, lost, stolen, damaged or destroyed.
- **Sometimes you have to pay for insurance**



Unfair deal

George, a CHOICE reader from Penrith, NSW, recently signed a **FLEXIRENT** contract for a $2650 TV. "I'd planned to use three-year interest-free finance and pay it off before interest kicked in, but the **HARVEY NORMAN** sales assistant suggested **FLEXIRENT EzyWay** instead," George says.

"I asked if any fees applied — the answer was no. I assumed that renting would cost the same as interest-free finance, except that I'd have the option to upgrade the TV at the end of three years." A surround-sound system was thrown in to sweeten the deal.

George signed the necessary papers in the store, but got a shock when the full contract arrived in the post a week later. "The monthly payments of almost $110 would accumulate to $3950 over three years. I called **HARVEY NORMAN** and asked why I was paying $3950 for a $2650 television [or $3049 if you include the 'free' sound system, which **HARVEY NORMAN** values at $399]. They referred me to **FLEXIRENT**, which said there was nothing I could do: 'Too bad, you've legally bound yourself to the agreement by signing the documents' was their attitude."

Next, George discovered the deal had no cooling-off period, so he couldn't cancel it when he received the contract and realised its real costs. (Later, he realised the $3950 figure was disclosed on the papers he'd signed in the store, but he'd overlooked it, relying instead on what the sales assistant said.) And in a real consumer sting, to get out of the contract after just a couple of weeks, he'd still have to pay the full $3950. "This is so unfair, as I specifically asked the salesman if there were any extra costs."

FLEXIRENT says information and costs are disclosed and explained to customers by regularly trained sales staff; **HARVEY NORMAN** says due process was followed and the full terms, payment obligations and costs were explained. In the end, **FLEXIRENT** offered to cancel George's contract and give him the TV for the retail price ($2650), paid in equal instalments over two years. The sound system was his to keep free of charge. A good outcome — but one that wasn't forthcoming until CHOICE got involved, despite George's numerous calls and complaints.

In the last three years, over 30 complaints related to **FLEXIRENT** that were made to Consumer Affairs Victoria alone have required conciliation. Complaints included representations made at the point of sale (by third parties), information in promotional material and direct debiting after contracts have expired. Meanwhile, the NSW Office of Fair Trading is monitoring **FLEXIRENT** and considering what action to take, and consumer credit centres and a debt counsellor we contacted are warning consumers to evaluate the full costs and alternatives before entering into such arrangements.

— even though you don't own the item (it's optional with **FLEXIRENT**).

OTHER STORE FINANCE: PROS AND CONS

'Buy now, pay later'

You take the appliance home with you immediately, and during the interest-free period (usually up to about 18 months) you pay only an establishment fee and a monthly fee. **GE MONEY** (products include **Buyer's Edge**, **CreditLine** and **Go MasterCard**) and **HSBC** charge a $20–$25 establishment and $2.95 monthly fee for their 'deferred payment' deals.

Repaying the full amount borrowed (including fees) any time within that period, either in a lump sum or with smaller repayments, avoids interest. But rates for balances repaid after the interest-free period range from large to exorbitant, so whether these deals are worth considering hinges on when you'll repay. For example, **HSBC** charges 17.9% pa to 24% pa (depending on how it assesses your risk rating); **GE MONEY**'s rate is 27.99% pa.

A card is often part of the deal — a 'normal' credit card that can also be used for other transactions (see *Like a credit card with that?*, far right), a department store card (watch out for rates that are higher than average credit card rates) or a card primarily used for interest-free promotions at participating retailers.

Interest-free instalments

Again, you get the appliance immediately, and the credit provider calculates the regular monthly payments required to clear the loan and fees within the interest-free period. Fees and interest rates are similar to 'buy now, pay later' deals. The regular monthly payments to clear the loan on time and avoid interest are more than the 'minimum payment due' shown on your statement — that's just the amount you have to pay to avoid a late payment fee (up to $30).

Some providers require a deposit — department store **DAVID JONES**, for example, needs one third of the price upfront (the other two thirds to be repaid in equal instalments during the interest-free period, before interest at 21.9% pa kicks in).

Leasing loopholes

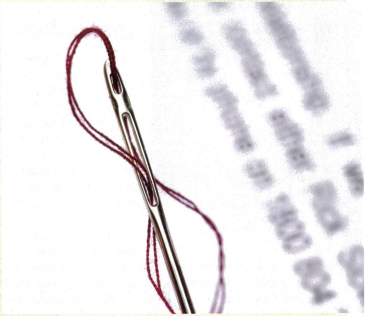
Instead of an expensive consumer lease, you'd usually be better off buying goods on interest-free finance or even using a credit card (depending on the interest rate). But it's little wonder some finance companies push their leasing arrangements:

- They charge much more than the value of the item.
- Some lock you into contracts with expensive exit fees.
- They don't have to disclose the cash price in brochures.
- There's no interest rate to be disclosed either.

CHOICE wants to see leasing companies (and retailers) forced to display the following, so you'd be in a better position to compare finance deals:

- How total lease payments add up compared with each product's retail price.
- All charges and early repayment fees.
- Effective annual interest rates.

The situation is made easier for leasing companies because lease contracts don't have to comply with certain laws that apply to loans. Under the Uniform Consumer Credit Code, an agreement that gives consumers the right to buy goods at the end of a payment term isn't in fact a lease. It's technically a loan or a sale of goods by instalment. So leasing contracts are designed so that consumers can offer to buy the goods later (allowing leasing companies to compete with in-store interest-free finance), while at the same time being structured in ways that avoid the stricter regulation of loans. For example, we see lease contracts allowing consumers to make an *offer* to buy the goods, but not giving the *right* to buy them (technically, that'd make it a sale by instalment). And leases giving consumers the right to buy *similar* goods (but not what they actually leased) at a fixed price at the end of the term (sometimes a nominal amount, like $1). And leases that say you can 'keep the goods forever' while, technically, the lease company retains ownership (this also ensures that legally the arrangement remains a lease, while in practice some of its features are similar to a sale by instalment).



The bottom line for cost-conscious consumers is that in most cases, if you want to own the item, avoid leasing.

Interest from the start

Not all credit deals are interest-free — some charge interest straightaway. Rates are likely to be higher than competitive personal loans and credit cards.

Some deals, like one from **HSBC**, give a no-interest period (such as one year) before charging interest for the rest of the term. But with 17% charged for the remainder (for example, three years), it's not an option we'd recommend — unless you repay in full within the interest-free period.

Direct debit arrangements

This can be a good option offered by some retailers: a regular interest-free direct debit from your bank account or credit card to pay for your purchases over time. Labelling it 'take-home lay-by', **CERTEGY Ezi-Pay** offers such arrangements for items including furniture and jewellery.

You must be over 18 and work at least 30 hours per week to qualify (exceptions to the working requirement include aged pensioners, self-funded retirees and others). Sometimes a 25% deposit is needed, and sometimes there's a $10–$20 application fee (imposed by the retailer, not **CERTEGY**).

Often, these direct debit deals are rebranded by the retailers that offer them. For example, at **FREEDOM FURNITURE** it's called **FREEDOM Ezi-Pay**.

Like a credit card with that?

Retailers' interest-free promotions are a way for some financial institutions to sign up new credit card customers — if you take the interest-free offer, you have to take the credit card too. While the interest-free promotion might be good value, check out the card's merits before saying yes — particularly how interest will be calculated and charged and especially if fees and a high interest rate will apply to other transactions.

For example, **HSBC** pushes its standard (not low-rate) card through retailers — it has a $59 annual fee and 17.95% interest rate. **GE Go MasterCard** has a 17.99% standard rate (no annual fee, but a $25 establishment fee applies). ■

What the options cost

The table compares what you could pay for a $2500 purchase with various finance options, rounded to the nearest dollar.

$2500 Purchase options		Cost of credit($)*
OPTION A: Pay cash	Cash price: $2500	0
OPTION B: 2-year 12% pa bank loan	Total payments made: $2924	424
OPTION C: 2-year consumer lease ('rental' deal)	Total payments made: $3312	812 **(A)**
OPTION D: 'Buy now, pay later' interest-free finance over 18 months	Repaid within 18 months	73
	80% repaid within 18 months and balance repaid 1 year later	246
	60% repaid within 18 months and balance repaid 1 year later	386
OPTION E: Interest-free instalments over two years	Repaid within two years	96
	Only pay minimum amount for months 19–24 then return to original repayments	136
OPTION F: Credit card	10% pa card, repaying $115 per month for two years	260
	16% pa card, repaying $122 per month for two years	424

* *Includes fees, any interest paid, and/or lease payments.*

(A) *In this case, 'credit' means the cost above the retail price; it's 32% higher.*

Option B: Two-year 12% pa bank loan

This assumes a $100 application fee and 12% pa interest rate. The fixed repayments required to clear the loan are almost $118 per month for two years.

Option C: Two-year consumer lease ('rental') deal

Based on a two-year consumer lease, the monthly payment required is $138 (quote from a leasing company website).

Option D: 18-month 'Buy now, pay later' interest-free finance

An 18-month interest-free term is generally the longest available. Our example assumes **GE MONEY**'s $25 establishment fee, $2.95 monthly fee and 27.99% pa interest rate.

The first calculation shows the cost if you repay in full within 18 months; the second and third show what happens if it takes you 12 months longer. In these scenarios, you make only the minimum monthly payment (the greater of $30 or 4%) during the following 12 months, and then repay whatever is left to clear the loan. Failure to pay the minimum incurs monthly late payment fees.

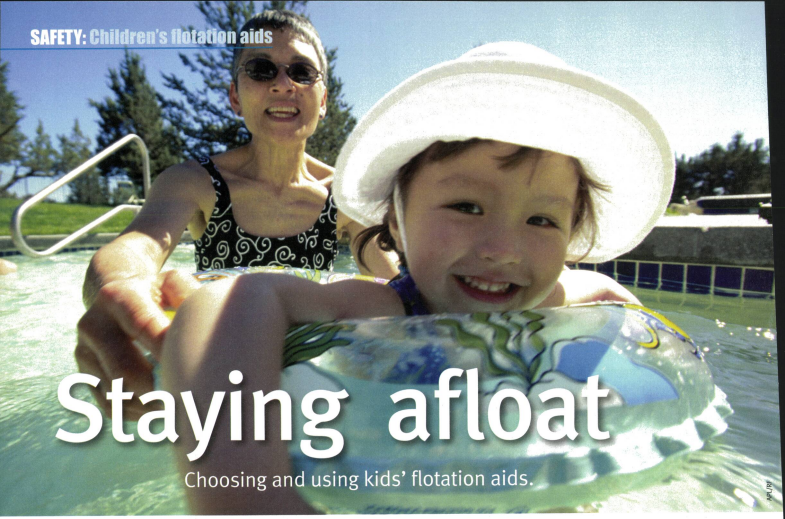
Option E: Interest-free instalments over two years

Assuming **GE MONEY**'s $25 establishment fee, $2.95 monthly fee and 27.99% pa interest rate.

The first scenario shows what happens if you pay in full within two years; the second calculates what happens if you can only make a minimum monthly repayment (the greater of $40 or 3% — in this case $40) for months 19–24, then returning to your original repayments until the loan is cleared in full. (The minimum monthly payment is less than the monthly instalment to fully clear the debt, which in this scenario would be $108.) Failure to pay the minimum monthly amount may incur late payment fees.

Option F: Credit card

We show approximate interest charges when you make the regular repayment amounts needed to clear the loan in two years at rates of 10% and 16%. Paying less (or late) can incur late payment fees. We assumed interest is backdated to the date of purchase on the full amount (the most common and 'mean' way card companies use).



Staying afloat

Choosing and using kids' flotation aids.

IN A NUTSHELL

- **Flotation aids,** *such as armbands, rings and kickboards, must meet Australian Standard AS 1900–1991.*
- **They can be a great way** *to help a child get familiar with water, but children should also experience being in water without them, and should learn to swim without them as early as possible.*
- **They aren't life-saving** *devices; children in water should be supervised at all times.*

Kids love splashing about in pools and at the beach, so for their own safety it's important that they become competent swimmers as early as possible.

Many parents use kids' flotation aids — often just called floaties, after the popular brand of that name — such as inflatable armbands, rings, foam back bubbles and kickboards to help their youngsters stay afloat while they get used to being in the water. But do these really help, and are there risks in using them? To find out, we asked the Royal Life Saving Society of Australia (RLSSA) and the Australian Council for the Teaching of Swimming and Water Safety (AUSTSWIM), the experts on water safety and swimming instruction.

LEARN TO SWIM

The key message from both RLSSA and AUSTSWIM is that children should get familiar with water, and learn to swim, as early as possible. Flotation aids should only be used for a short period during this time.

The other key point is that young kids must be supervised at all times when they're in the water, regardless of whether they're wearing flotation aids or have learned to swim.

Individual AUSTSWIM teachers have differing views on flotation aids. For example, some recommend not using inflatable aids as they could deflate unexpectedly, while others said they're OK if used sparingly. We've summarised their advice in our tips for choosing and using flotation aids.

CHOOSING THEM

- In Australia, all children's flotation aids must meet a mandatory safety standard. The standard includes tests to make sure an aid won't leak, is durable and is properly labelled with safety warnings. Look for labels indicating the item meets Australian Standard AS 1900-1991. We looked at a range of products in stores and found **FLOATIES** and **ZOGGS** labelled as meeting the standard. Products used by some AUSTSWIM teachers include **ZOGGS, SWIM O** armbands, **SPEEDO** and **BOLSTA** kickboards and **OKEO** pool noodles.
- All flotation aids must be clearly labelled on both the package and the product with the following: "WARNING: USE ONLY UNDER COMPETENT SUPERVISION." The wording will vary a little if the product is intended only as a toy or for swimming tuition. The manufacturer or supplier, and the batch number, must also be indicated.
- The product or packaging should also indicate the age or weight it's intended for. If the product doesn't fit your child correctly, it might not support them properly or could slip off while in the water.

For toddlers who've begun to learn to swim, choose products that provide enough support but also allow freedom of movement.

Foam products should be made of dense, closed-cell foam that's less likely to get waterlogged.

Low-buoyancy aids, such as boards by **BOLSTA**, are used by some AUSTSWIM teachers, as the child learns not to depend too much on the flotation aid while swimming.

TYPES OF FLOTATION AID

Armbands: Inflatable bands that fit on the child's upper arms. Make sure they grip the arm firmly enough not to slip off. They can restrict the child's arm movement as they try to swim, so make sure you get the right size.

Ring: A small inflatable ring that fits around the child's waist leaves their arms and legs free for swimming. However, inflatable rings are classified as toys and should be treated as such.

Ring with seat: These can be a good way to introduce a very young toddler to water, as the child's head is kept well above the water. Make sure they're well balanced in the seat so that it can't tilt over. Because of the potential instability of these seats, some AUSTSWIM teachers don't recommend them.

Back bubble: Best suited to children who can swim well enough to manage a forward-tilted position and keep their head clear of the water. Otherwise, the child's face could be tilted into the water. For this reason, and also because the bubble could slip out of position, some AUSTSWIM teachers don't recommend them.

Kickboard: Often used in swimming schools for teaching basic swimming skills. However, the child could let go of the board, so they should have some independent swimming ability or wear other aids as well.

Vest/suit: These contain foam inserts around the torso. Because young children are top-heavy, they could have difficulty balancing in the water if the suit is too buoyant or not buoyant enough. The vest or suit can also restrict the child's arm movements. And make sure they experience swimming with and without the vest or suit, so they know that an ordinary swimsuit won't give the same buoyancy.

Sling: Some baby slings, for carrying your baby on your chest, are designed for use in water; this can be a safe way to familiarise your baby with water.

USING THEM

Make sure the flotation aid fits your child. Fit it carefully and check that it won't shift or slide off in the water.

Always follow the directions on the product and packaging. Check each device is intact and functional before use, dry them after use and store them safely to make sure they don't get damaged.

If the flotation aid doesn't keep your child upright and stable in the water, it may be the wrong size or type for their age and weight. Stop using it and choose another product.

Given the chance, very young kids will likely chew on the flotation aids. Standards-approved inflatable devices will probably withstand this without puncturing, but some products might not. Foam might break up into small pieces and become a choking hazard.

Stay within easy reach of the child, so you can quickly help them if needed. Flotation aids can create a false sense of security for both kids and adults. Stay alert, and don't be tempted to leave the kids unattended even for a few moments.

Teach kids a routine when going swimming. For example, they should learn to get into the pool only when a parent is already in there. This reduces the risk of them jumping into a pool on their own.

Kids need to learn to be comfortable having their head under water, so they don't panic and can hold their breath when this happens. Flotation aids generally don't allow a kid to do this, so let them experience being in the water with flotation aids and without. Naturally, supervision is critical when doing this.

MORE WATER SAFETY TIPS

The flotation aids covered in this article are intended for water familiarisation and swimming tuition only. They aren't life-saving devices. If you or your children go boating, you should each wear an appropriately sized and correctly fitted life-saving vest, also known as a personal flotation device (PFD).

It's worth learning basic first aid and resuscitation techniques, in case of accidents.

If you have a pool of your own, make sure it's properly fenced. For advice on choosing a pool fence, see CHOICE, September 2004.

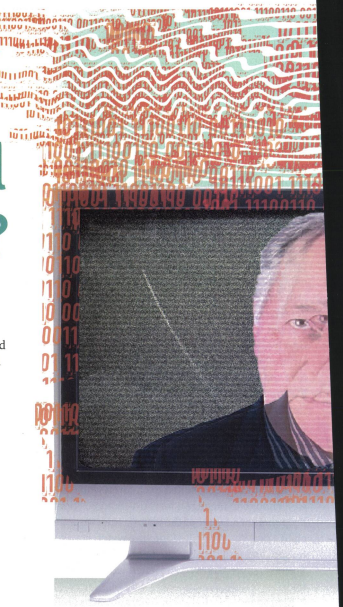
ZOGGS
floaties
Baby-a-Float
NEVER LEAVE YOUR BABY OUT OF REACH WHILE FLOATING
ENSURE THAT YOUR CHILD IS FLOATING FREELY, NOT TOUCHING THE BOTTOM
CHECK REGULARLY FOR LEAKAGE AND TEARS AND THAT THE VALVE STOPPERS ARE FULLY INSERTED
WARNING! USE ONLY UNDER COMPETENT SUPERVISION
FOR CHILDREN AGED 10 - 18 months.
WEIGHT: 7.5 - 12 kgs.
HEIGHT: 65 - 75 cm.

GENE ROSS

Above, clockwise from left: foam kickboard, inflatable armbands, foam back bubble and ring with seat. All flotation aids should have a warning like the one on the left.

Honey, I shrank the TV!

What will digital TV mean to you?



IN A NUTSHELL

- *As long as you live in a good reception area, digital TV will give you improved picture and sound quality.*
- *You'll have to spend some money to get it, though — at the very least to buy a set-top box, up to shelling out for a TV with a built-in digital tuner.*

In its latest announcement about digital TV the Federal Government decreed that analogue TV will be switched off sometime between 2010 and 2012. This means your normal analogue TV will go blank if you haven't invested in a set-top-box by that time. So, what is digital TV and why have it?

DIGITAL TV IS ...

Just another way of transmitting content to your TV. It uses a technology that has a few technical benefits over the analogue system — most notably it eliminates ghosting and snowy effects caused by interference; can provide very high-quality image and sound; and because it's a more efficient broadcasting mechanism, it allows broadcasters to squeeze more channels into the same space.

GETTING IT ON

There are two ways to get digital TV in your living room. The cheapest is to keep your current TV (probably a traditional cathode ray tube, CRT) and attach a digital set-top box between it and your aerial. In most cases a new aerial isn't needed, but some older aerials may need replacing.

The set-top box acts as the tuner (the part that receives the signal for all the channels) for your TV set and you use its remote to change channels, etc. They cost anything from just under $100 to $500, depending on the brand and whether you choose a standard (SD) or high-definition (HD) model (more on this in *A range of qualities*, far right).

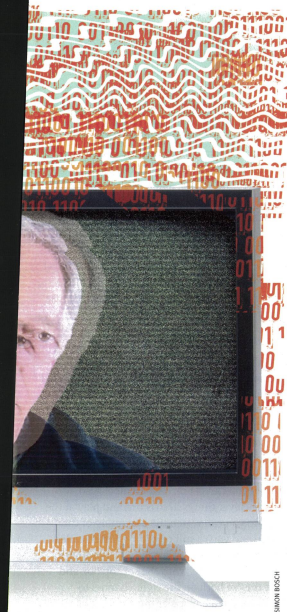
The more expensive option is to buy an integrated digital TV set (IDTV). Basically, this is just a TV with a digital tuner built-in. The advantage is that you don't have the extra remote and menu system to learn and it's probably going to be all-in-one, so there's less clutter. As these TVs become more common the prices will drop, but at present most are plasma or LCD TVs and are expensive.

A set-top box with a hard disc drive (also called a personal video recorder, PVR) is the digital replacement for the video recorder. They can often record in excess of 24 hours of SD TV. They're more expensive than the basic set-top box, starting around $400 and up to $1000 and more for models with two tuners. More than one tuner makes it possible to watch and record different channels at the same time. HD models are currently even more expensive, starting at $1400 or more. See *Recording digital TV*, page 30, for more on this.

DIGITAL TRADEOFFS

For anyone living in an area with marginal analogue signal quality and putting up with ghosting or snowy pictures, digital TV will probably be a revelation. Even in areas where the signal is normally good, digital can provide some noticeable improvement.

However, it's not all good news. Digital TV is broadcast in 16:9 or widescreen format, which is similar to most DVDs, but very different from most



SIMON ROSCH

CRT TVs' 4:3 format. Widescreen is nice to look at, but it reduces the effective area of picture on a 4:3 screen, leaving black bars top and bottom. In other words, on a standard screen digital TV shrinks your TV picture. Unfortunately, the only practical solutions are to buy a widescreen set or put up with the black bars.

Like all digital technologies TV tends to be an all-or-nothing proposition. Digital signals don't degrade gently and coverage at present is not extensive outside major centres. If you're just outside the limit of a transmitter you won't get a watchable picture, or you'll get one that's constantly turning into a blocky mess. Some set-top boxes we've tested also produce very loud noises in these conditions that could do damage to your speakers and will certainly frighten the cat.

'Black spots' will need special attention. If you're living in a very remote or marginal reception area now, you should approach your federal member to get an assurance that your screen won't go dark on switchover.

Having a bunch of new channels to watch sounds good, but only if what they broadcast is worth seeing. Currently, no new commercial free-to-air channels are allowed and even though the current free-to-air channels will have one new channel to broadcast different content from 2009, it's not clear where this content will come from. Parliamentary sittings may be gripping viewing for some, but the majority of us are looking for more entertainment when we settle in front of the box in the evening.

Digital also means information other than sound and picture can be sent to your set-top box. This information can then be processed by the set-top box so you can have services like an electronic program guide (EPG).

The big advantage of an EPG is it makes it possible to record programs based on their title. Also, you never miss beginnings and ends because the EPG works on actual start and end times, and you can set your PVR to record every episode of your favourite program.

However, there are no free, fully functional EPGs at present. It seems the networks see their programming information as too valuable for you to have it in this form.

Interactive programming (where you can influence the outcome of or communicate with a program) isn't currently available, other than in the form of sending an SMS, which you can also do when watching analogue TV. However, digital TV does introduce the possibility of doing things like buying directly, just as you would over the internet, or getting more detailed information at the press of a button on your remote. Something to watch out for in the future.

For those who enjoy community TV, you're stuck with analogue for the time being and there's no indication of what happens to it when we go completely digital.

A RANGE OF QUALITIES

As noted, there are two types of digital TV — standard definition and high definition.

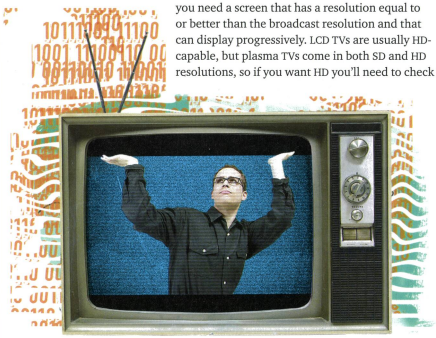
SD is broadcast at nearly the same resolution as analogue TV, 576 horizontal interlaced lines per screen. Interlacing is where every alternate line is newly displayed (1, 3, 5 … then 2, 4, 6 …). The

picture appears smooth because the screen is fully refreshed at least 25 times a second, which is too fast for you to see the interlacing. However, it can mean the edges of some text on the screen appear a bit jagged and some people may notice a bit of flicker on CRT TVs. Some 100 Hz CRT TVs can reduce this problem.

The Australian government has decreed that HD can be broadcast at a number of resolutions, beginning with 576p, stepping up to 720p and finally 1080i. The 'p' stands for 'progressive', which just means the lines are refreshed in one pass, rather than interlaced. Some commentators argue that 576p isn't real HD, but the fact remains that it's within the official description. Whatever the resolution, an HD picture is more stable and potentially has more detail.

To actually see a difference between HD and SD you need a screen that has a resolution equal to or better than the broadcast resolution and that can display progressively. LCD TVs are usually HD-capable, but plasma TVs come in both SD and HD resolutions, so if you want HD you'll need to check what the model you're thinking of buying has. Traditional CRT TVs are normally SD only, but it was possible for a while to get HD models. They've been largely displaced by LCD and plasma sets.

The other benefit of HD broadcasts is the sound quality. SD comes with MPEG stereo sound at close to CD quality. With HD it's possible to broadcast surround sound, and if you've got the right equipment to play it you'll get a very similar experience to watching a DVD with surround sound. However, not all programs are made with surround sound — it's usually restricted to movies or special events. Other programs will often have Dolby Digital 2.0 sound, which is a slight improvement on MPEG sound. Both are better than analogue sound because neither suffers from interference.



SIMON BOSCH

Intentional confusion?

DVD manufacturers seem to have a need to confuse the market. First they introduced a variety of confusing formats — DVD-R, +R, RAM — that have only marginal differences except for the fact they don't work together. Then they arbitrarily split the world into regions and encoded DVDs so they'll only play on DVD players set to a particular region. Now they're introducing two formats for DVDs that can provide HD quality.

There are technical differences between HD-DVD and Blu-ray DVD, but their only real advantage over ordinary DVDs is an increased storage capacity, which makes it possible to put really high-quality images and sound on a single disc. They'll be the only way to see HD movies other than free-to-air broadcast, but you'll need a special player, which will be expensive for a while.

It's a format war we suggest most consumers can comfortably ignore until combined HD-DVD/Blu-ray players appear at a reasonable price.

RECORDING DIGITAL TV

The VCR was once an almost essential part of our entertainment equipment. Digital TV can be recorded on video tape, but the quality is reduced and some VCRs have trouble with the 16:9 format. Widescreen TV squished up to fill the top and bottom of a 4:3 format makes for some very thin people.

DVD recorders generally do a better job of managing the 16:9 format and can record a lot more per disc than you can get on a video tape. Also, many can do clever things like record and play at the same time, so you can watch the beginning of the show whose end you're still recording (often called timeshifting). However, you'll need to co-ordinate the timer on the recorder with the set-top box and make sure they're both on the right channel to successfully record a particular program.

As noted earlier, a PVR (a set-top box with hard disc drive) functions like a VCR or DVD recorder. The difference is that the digital TV formatting and quality are maintained, you get the benefit of features like timeshifting and you don't have to worry about co-ordinating timers. If you've also bought a functional EPG (such as the one now available from IceTV), you can program the PVR to record every episode of your favourite programs with relative ease.

WHAT ABOUT PAY TV?

Austar, Optus and Foxtel are either digital now or are going to be within a year or so. Foxtel says March 2007 is the cut-off date for its analogue service.

All the pay TV companies use SD signals, and all require their own special set-top box. Naturally there's a cost for digital pay TV, but it varies depending on what other services you want with it.

If you want HD TV, currently free-to-air is the only option. ■

GENE ROSS

HOME LOAN TIPS

The Reserve Bank of Australia (RBA) increased interest rates by 0.25% to 6.25% in November, the third increase in 2006. Banks and other lenders followed suit and standard variable home loan rates went up to about 8% on average. If you're on a variable rate and pay only the minimum, your mortgage repayments will go up.

See the table below for how your epayments change, depending on the interest rate you pay.

Variable or fixed rate?

Unlike a variable rate, if you're paying a fixed interest rate it doesn't change with a general rate rise. So if you really can't afford to pay more when rates rise, already being on a fixed rate gives you security. Changing to a fixed rate after interest rates have gone up might be too late — banks often increase their fixed rates for new applicants when they're expecting a rise.

Fixed-rate mortgages, though, often restrict the repayments you can make and penalise extra repayments, so if you can afford to pay more than the minimum a better option might be a split loan. Splitting your loan between fixed and variable rates can offer an element of security and lets you benefit if variable rates go down, while still giving you flexibility.

Make extra repayments if you can

Increasing how much you pay, particularly in the early years, can have massive long-term benefits, saving you thousands of dollars in interest.

For example: Georgina is less than two years into her $200,000, 30-year variable-rate loan. At her present interest rate, adding $100 to the minimum fortnightly repayment would cut over eight years and $87,000 in interest off her loan.

MINIMUM MONTHLY REPAYMENTS OVER 25 YEARS WITH DIFFERENT INTEREST RATES ($)

Loan amount ($)	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%	9.0%
100,000	644	675	707	739	772	805	839
150,000	966	1013	1060	1108	1158	1208	1259
200,000	1289	1350	1414	1478	1544	1610	1678
250,000	1611	1688	1767	1847	1930	2013	2098
300,000	1933	2026	2210	2217	2315	2416	2518
350,000	2255	2363	2474	2586	2701	2818	2937
400,000	2577	2701	2827	2956	3087	3221	3357

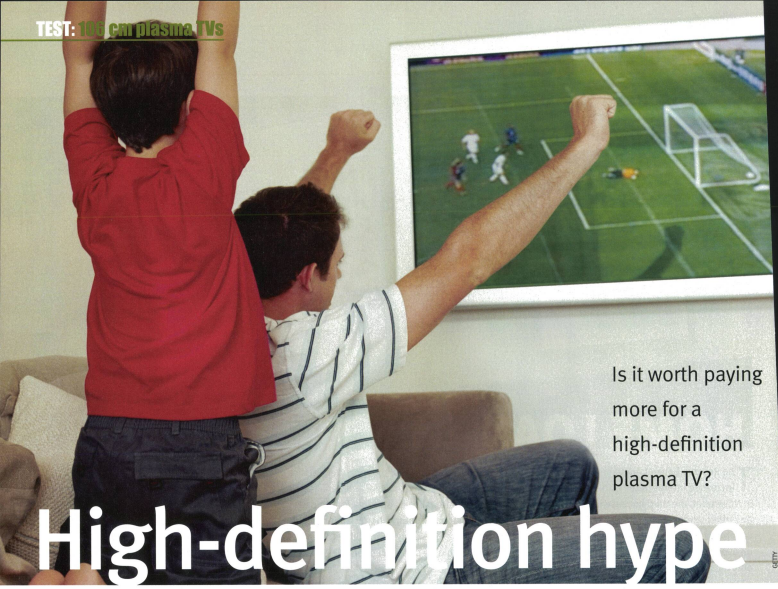
Easy ways to make extra repayments:

- **Pay fortnightly:** By paying half the monthly amount every two weeks you'll make the equivalent of an extra month's repayment each year (as each year has 26 fortnights).
- **Pretend you're on a higher rate:** When interest rates go down, continue to make repayments at the higher rate. Alternatively, check the table to find out what your minimum repayments would be if your rate was 0.5% higher, then change your repayments to this higher amount if you can afford it.

Features to look for

Don't judge a home loan solely on the interest rate and upfront fees. Some features can save you money:

- **Redraw accounts:** You store your savings in your home loan account and they count towards paying off the amount you owe, thereby saving you interest. You can draw money out when you need it but effectively pay off your mortgage faster. Watch out for any redraw fees or minimum redraw amounts.
- Lenders may **waive fees for other accounts** you have with them, such as a monthly account-keeping fee for a transaction account.
- Make sure you're allowed to make **extra repayments**. Some loans, such as fixed-interest loans and some no-frills variable-rate loans, don't allow extra repayments or charge you a fee to make one.



Is it worth paying more for a high-definition plasma TV?

High-definition hype

GETTY

IN A NUTSHELL

- **On test: Six** *106 cm plasma TVs with a high-definition screen plus, for comparison, one with a standard-definition screen.*
- **For most people,** *we don't think it's worth spending the extra money for one of these high-definition screens at the moment. You have to pay a lot more for (at best) a marginally better picture.*

If you believe the current marketing hype, anything with the words 'high definition' plastered across it is necessarily a better-quality product. It's easy to be impressed by a salesperson quoting pixel counts and tuner types, but what does it all mean? Does high definition really equal high quality?

To find out we tested seven 106 cm plasma TVs, six of them with a high-definition (HD) screen. We wanted to see if we could find any noticeable differences between standard definition (SD) and HD screens when watching both SD and HD digital television and DVDs. In short, we did find some differences but they were marginal and certainly not worth the extra money you'll currently pay for a high-definition screen.

The only TV tested with a standard-definition screen (the **LG**) rated equal third overall, with a good score of 78% for picture quality.

Perhaps if you're willing to spend a great deal of money for a larger, top-of-the-range plasma TV (probably around $10,000 more than the ones in this test cost) you might see a corresponding difference in picture quality. But we found the differences between a high-definition and a standard-definition screen in this size range are minimal, and you'd probably only notice them in a small number of situations. For example, if you have one of these TVs in a small room you can sit closer to the high-definition screen without noticing the individual pixels.

If you do want a plasma TV with a high-definition screen, the **PANASONIC** was the top scorer in our test, with a very good 85% for picture quality.

HIGH DEFINITION VS STANDARD DEFINITION

The terms high definition and standard definition are used to describe two separate parts of the TV — the screen and the tuner.

The screen

High-definition screens have a higher resolution than standard-definition screens. The resolution is the number of pixels (the small dots that make up the picture) on the horizontal axis times the number of pixels on the vertical axis. Most of the SD screens in

our last test had a resolution of 852 x 480, and most of the HD screens in this test have a resolution of 1024 x 768 or 1024 x 1024 (though the **PHILIPS** has a still higher resolution of 1920 x 1080). The number of pixels the screen has determines the amount of detail it's capable of displaying. So you might assume that the higher the resolution the better the picture, but the reality isn't so simple.

TV programs and DVDs are also transmitted at different resolutions (see *Demystifying digital TV*, right). The TV has to be able to take the picture from the source (the TV broadcast or DVD) and convert it to its own resolution in order to get a good image. It's how well the TV does this conversion that can make the difference between TVs, regardless of how many pixels they have. This conversion process depends on the TV's internal processor and chip set.

So it's important to try and view a variety of programs on the TV before you buy it and trust your own eye to judge the picture quality, rather than listen to the sales hype about resolution.

The tuner

Most TVs come with at least an analogue tuner (receiver), which allows you to watch regular non-digital TV. Having said this, we were surprised to find that the **FUJITSU** tested doesn't come with a tuner at all. This means you can't watch TV unless you buy a separate set-top box, which start at around $100. While this situation seems relatively unusual, it's worth checking when you buy that the model you want comes with a TV tuner.

In addition to an analogue tuner, some TVs have a built-in digital tuner. This allows you to watch digital television without buying a separate set-top box.

There are two types of digital tuner — standard definition and high definition. An SD tuner can only receive digital programs broadcast in standard definition, while an HD tuner can receive both SD and HD digital programs. At the moment only a few digital programs are broadcast in high definition in Australia, but there will be more in the future.

While a TV with an HD tuner can receive HD broadcasts in surround sound, you need to have a digital audio output on the TV as well, so you can plug it into your home theatre to get the full benefit. (In this test, the **HUMAX** and **SAMSUNG** don't have this.) An SD tuner can only receive stereo sound.

There's a mix of tuners in the models in this test. The **HUMAX** and **SAMSUNG** both have a built-in high-definition digital tuner as well as an HD screen. The **LG** also has a built-in HD tuner, which means it can receive HD digital transmissions — but it only has a standard-definition screen. This means that while it can receive pictures broadcast in high definition, it can only display them in standard definition, so you can't fully appreciate the potentially superior quality of the HD pictures.

On the other hand, the **LOEWE** has a built-in SD tuner but an HD screen, so in order to watch HD digital programs you'll still need to buy an HD set-top box.

The **PANSONIC** and **PHILIPS** don't have a built-in digital tuner, so you'd need to buy a set-top box to watch any digital programs on these TVs.

Demystifying digital TV

So if you do buy all the high-definition equipment, what exactly are you likely to see?

Digital television comes in two forms — standard definition and high definition. Standard definition is broadcast at a resolution of 576i (see *The screen*, left, for more on resolution). This means it has 576 horizontal interlaced lines per screen (frame). Interlacing means only alternate lines are refreshed in each new frame, followed by the other alternate lines.

High definition, on the other hand, can be broadcast in a number of resolutions. The minimum is 576p. Like standard definition, it has 576 horizontal lines in the frame, but they're progressive, which means they're refreshed in one go, rather than alternately. High-definition TV can also be broadcast at 720p and 1080i.

If a program is broadcast at a resolution higher or lower than your TV's resolution, your TV has to convert the pictures to its resolution. As explained on the left, it's how your TV copes with this conversion that can have the greatest effect on the quality of the pictures you see, rather than the resolution the pictures were transmitted in or the resolution of your TV screen.

Standard-definition broadcasts are currently being transmitted on all free-to-air channels (along with some extra ones like ABC 2 and the SBS World News Channel, which are digital only) across most of Australia. Broadcasters are also required to transmit at least 20 hours a week in a high-definition format in Sydney, Melbourne, Adelaide, Perth, Darwin and Tasmania, as well as in some regional areas.

For more on digital TV, see the article on page 28.

THE VERDICT

For the consumer, it's a mess out there at the moment. If you do want to go HD, make sure the TV you buy has both an HD tuner and screen (from the models in this test, go for the **SAMSUNG**). But for most people, we'd recommend buying a plasma TV that has both a standard-definition screen and a standard-definition digital tuner. That way you don't need to buy a set-top box as well to receive digital broadcasts, but you're not shelling out a great deal of extra money in return for the currently minimal extra returns of a high-definition screen and tuner.

Unfortunately, none of the models in this test has that configuration. We have models with no digital tuner but an HD screen, a model with an HD screen but an SD tuner, one with an SD screen but an HD tuner, a couple with HD screen and tuner — and even one model with no tuner. Buyer beware.

Brand / model (in rank order)	PERFORMANCE 1 Overall score (%)	2 Picture quality score (%)	3 Sound quality score (%)	4 Ease of use score (%)	5 Standby energy score (%)	FEATURES 6 Image retention reduction methods	SPECIFICATIONS Screen type	7 Tuner type	Claimed resolution (pixels)
PANASONIC TH-42PV60A	77	85	60	62	100	1	HD	1 x A	1024 x 76
LG 42PC1DV-AA	72	78	53	67	90	3	SD	1 x A, 1 x HD	852 x 48
PHILIPS 42PF9531/79	72	82	56	56	90	0	HD	1 x A	1920 x 10
SAMSUNG PS42D7HD **(A)**	72	79	62	61	80	3	HD	1 x A, 1 x HD	1024 x 76
LOEWE Xelos A 42	62	65	66	48	70	1	HD	1 x A, 1 x SD	1024 x 10
HUMAX PAU-42THD	56	51	59	69	50	1	HD	1 x A, 1 x HD	1024 x 76
Screen only									
FUJITSU P42HHA51AS	74	74	73	66 **(B)**	90	1	HD	No tuner	1024 x 10

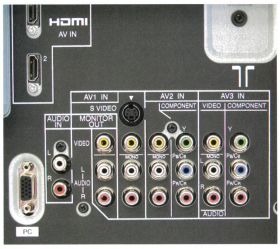
CONNECTIONS

It's important to check whether there are enough connections (and the right type) on the TV for all the gadgets you want to hook up to it (such as DVD player/recorder, PlayStation, pay TV, etc). Here's a table of the type of connections on the TVs tested.

See the test of DVD/hard disc recorders in last month's CHOICE for what all these connections are for, or go to choiceextra.com.au and click on Nov 06 under 'DVD/hard disc recorders' in the index.

Which connections?	In	Out
TV antenna cable	All except Fujitsu	LG
Composite video	All	All except Fujitsu
S-video	All	None
Component video	All	None
RGB	Loewe and Philips	None
Stereo audio	All	All except Fujitsu
Digital audio	Humax, Loewe and Philips	LG, Loewe and Philips
Headphones	na	All except Fujitsu, LG and Samsung
DVI	Humax	na
HDMI	All except Humax	na
PC VGA input	All except Philips	na

na *Not applicable.*

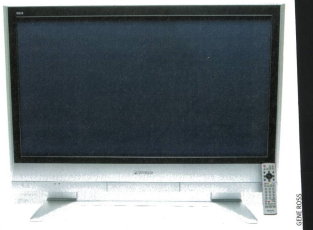


GENE ROSS

The Panasonic's connections are clearly labelled, but unfortunately not all TVs make it so easy to attach other equipment.

What to buy

PANASONIC TH-42PV60A



GENE ROSS

What about the rest?

- The **FUJITSU** rated second overall, with good picture and sound quality. However, it doesn't have a built-in tuner to receive TV broadcasts and it's considerably more expensive than the other models tested.
- The **LG** has good picture quality with its standard-definition screen (better than some of the HD screens tested) and is by far the cheapest model in the test. There are also other good plasmas TVs available with SD screens (see CHOICE, March 2006) — this **LG** just happens to be the one we included in this test to compare with the TVs with HD screens. You can't get the full benefit of its high-definition tuner because it only has an SD screen, but you can appreciate its surround sound if you hook it up to your sound system.
- The **PHILIPS** has very good picture quality but didn't work well when we tested it with a regular DVD player.

nsions (W x D, cm)*	Warranty (years)	Origin	Manufacturer / distributor	Price ($)**
x 102 x 31.5	1	China	Panasonic	3299
112.5 x 38	1	Korea	LG	2299
114 x 29	3	China	Philips	3500
x 105.5 x 34	2	China	Samsung	3299
x 107 x 26	3	Germany	International Dynamics	4499
122.5 x 25.5	3	Korea	Humax	3499
120 x 32	3	Japan	Fujitsu	6499

* *Rounded up to the next half cm, with the base attached and all protruding parts included, cord and connecting cables excluded.*

** *Manufacturer's recommended retail price as of October 2006.*

(A) *A new model, PS42QrHDX, is very similar technically.*

(B) *The Fujitsu has no TV tuner (it's a screen and speakers), so its ease of use assessment has no tuning component.*

If you want a plasma TV with a high-definition screen, the **PANASONIC** is the best of the tested models. However, it doesn't have a built-in digital tuner — you'll have to buy a set-top box to receive digital broadcasts (around an extra $100 or so for SD or $400+ for HD.)

Price: $3299

GOOD POINTS

- Very good picture quality.
- Easy-to-access composite video and S-video input sockets at the front of the TV as well as the back. This means you can easily connect your digital camera or camcorder to the front of the TV.
- The remote control can also be used to control some other **PANASONIC** video devices.

BAD POINTS

- There's no 'channel name' or 'channel relocate' on the tuning controls.
- The base doesn't come attached to the TV, so you have to assemble it yourself if you want to use it.

According to **PHILIPS** it only works with a progressive- scan DVD player (which is more expensive and not very common at the moment) but the company says the TV can be "upgraded" so it can be used with a regular DVD player too. It also only has a built-in analogue tuner, so you'd need a set-top box to receive digital broadcasts.

- The **SAMSUNG** has good picture quality and a built-in high-definition tuner, and is worth considering if you find it at a reasonable price.
- The **LOEWE** is comparatively difficult to use — its tuning functions aren't intuitive and it's cumbersome to navigate through its menus.
- The **HUMAX** scored significantly lower than any other model tested for picture quality. It also doesn't have any HDMI inputs.

1 Overall score

This is made up of:

- Picture quality: 50%
- Sound quality: 20%
- Ease of use: 20%
- Standby energy score: 10%

2 Picture quality score

This is made up of:

- Visual evaluation of movies from both SD and HD sources: 80%
- Visual and geometric assessment of picture patterns: 10%
- Image processor assessment (looking for defects such as unnatural skin tones and blurring of detail): 10%

3 Sound quality score

This is made up of:

- General listening assessment: 80%
- Technical sound test (measuring the frequency range, response and smoothness): 20%

4 Ease of use score

This is made up of:

- Remote control: 50%
- Onscreen display (including whether onscreen menus are simple and well-organised): 20%
- Tuning and setting up channels: 20%
- Onboard controls (including location and ease of access): 10%

5 Standby energy score

This looks at the energy used when the TV is turned off but can be turned on by the remote. The lower the usage the higher the score.

6 Methods of image retention reduction

Image retention occurs when a static picture (such as a TV station logo) remains as a 'ghost' image on the screen. For more on this see *What to look for*, below.

7 Tuner type

- A: Analogue.
- SD: Standard definition.
- HD: High definition.

What to look for

For a comprehensive list of what to look for when buying a plasma TV go to choiceextra.com.au, look under 'Televisions' in the index and click on '106 cm plasma Mar 06'. Major things to bear in mind are:

- Plasma TVs are often displayed in shops showing DVDs, in particular cartoons, which show their picture quality at its best. You should ask to see a variety of regular TV programs on the screen to see how it copes with those. In particular look for a program with a talking head (such as a newscast) to see how the skin tones look. You might have to adjust the controls to get the best picture.
- Plasma TVs are prone to image retention, which is when a static picture remains as a 'ghost' image on the screen. Manufacturers have introduced a number of ways to reduce the chance of this happening, such as shifting a static image by a few pixels every few seconds. There are also removal techniques such as displaying a white or moving pattern on the screen. The **PHILIPS** is the only TV in this test that doesn't have at least one method of reducing image retention.

You can also help to minimise this problem by keeping the contrast level well below maximum when the screen is new, as image retention is more likely to happen when the pixels are bright.

Summer sizzle

Summertime means barbecues: we put the latest to the test.

IN A NUTSHELL

- **The tested barbecues** *are all pretty good, but you can pay $400 instead of $750 for close to the same performance.*
- **Many of them** *were difficult to assemble; consider paying a bit extra to have it pre-assembled if you're not DIY-handy.*

It's summertime — long days, warm nights, backyard cricket and some steaks and snags sizzling away on the barbie. Aussies have always loved their barbecues and it seems nothing has changed; they're just as popular as ever.

But one thing that's changed is the barbecues themselves. Originally the family barbecue would have been a pile of bricks and a hotplate that was as iconic as a Hills Hoist or a Victa lawnmower. Nowadays some modern barbecues are like an outdoor kitchen, complete with cupboards, gas burners, wok burner, oven and even spit-roasting attachments.

We tested seven mid-priced models (around $400–$750) with some but not all the bells and whistles. They're all four-burner gas barbecues with a hood and trolley. That's a lot to pay for a barbecue so our tests aimed to make sure you'd be getting decent value.

WHAT'S IMPORTANT?

Most important is how well they cook: we roasted a chook (on a rack sitting in the centre of the barbecue plates, with the hood closed), and barbecued steak, sausages and marinated chicken wings to find out.

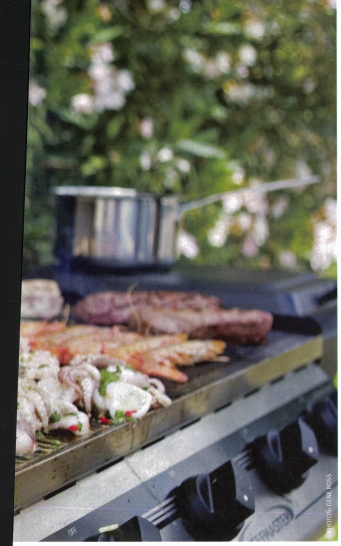
The barbecuing tests are fairly severe — while you'd probably move the food around the plates to make sure it cooks evenly, we just cook it on one side and then the other without otherwise moving it at all. This is a good check of how evenly the cooking surface is heated — if it's nice and even, you can fill the plate without worrying about some snags burning while others are still undercooked.

We also rate how easy they are to use, including ease of cooking, mobility, and how easy it is to fit a gas bottle, use the controls and to clean. None of the models tested is particularly easy to clean. They all have ledges and crevices that can trap grease, and the stainless steel ones need even more attention to remove those fingermarks and smears.

Gas consumption varies from model to model, but with all four burners on full, all should give you about seven to eight hours of cooking from a 9 kg gas bottle. In practice you'd often turn the burners down or not have some on at all, so your actual cooking time per bottle would be longer. At $23 for 9 kg of gas, our tested models would cost from $2.60 an hour to run on full.

GETTING IT TOGETHER

While the tested models generally cooked well, one of the biggest hurdles is assembling them. None of



them was easy to put together and each took almost a full day to set up — so it's not a great idea to invite the masses over for an afternoon barbie on the day you buy it.

The components are also heavy, so this is likely to be a two-person job. If you aren't handy or will have to assemble your barbecue without help, it's worth paying extra to have it pre-assembled. This plus the delivery costs will add to your barbecue budget, but for many people could be worth the extra dollars versus the time and stress of doing it yourself. Usually you can choose to have it delivered and assembled at your home or you can bring the barbie home yourself and then just have someone over to put it together — it'll cost between $55 and $160, depending on what you choose.

Having it pre-assembled seems even more worthwhile given our experience with these barbecues. All but one of them arrived with missing parts, not enough screws, a dented lid, etc, and in two separate cases the screw holes were drilled in the wrong position and required a service call. If you're still prepared to risk DIY hassle, check your barbecue carefully before you take it home to make sure everything you need is accounted for.

WHAT TO BUY

BEEFMASTER Premium 4 on Side Burner Cart G4BH	$599
JACKEROO Professional 4 Burner Hooded BBQ	$749
DOWNUNDER 4 Burner Hooded BBQ with Side Burner G4DH ◀BEST BUY▶	$399
GASMATE KL033 Vega 4 with Stainless Steel Cabinet	$599

What to look for

Barbecue

- **A large cooking area,** preferably half grill and half hotplate
- **Easy access** to all the cooking area; the warming racks on some hoods can get in the way.
- **Hood opening:** Make sure it opens up far enough not to direct smoke into your face.
- **Thermometer:** Useful when you're cooking with the hood down, but we've often found they're not accurate. Once you get used to the temperatures it shows, though, you can still use them as a guide.
- **Handles** should be far enough away from the hot panel behind that you don't burn your hand.
- **Fat tray:** This should be easy to remove and replace and should be self-centring to catch all the fat.
- **Controls** should be clearly labelled and have positive stops on both the low and high positions so you don't accidentally flick your burner off when adjusting the heat. They should also be easy to grip and turn and clearly visible.
- **Piezo:** No, not an Italian football player but a handy style of lighting your barbie. You just press a button or one of the gas knobs and it ignites.
- **Double-skin hood:** This will reduce the external temperature of the hood and protect your fingers from getting sizzled.
- **Hood resistance:** The hood should have good resistance to stop it from accidentally banging shut on a windy day.

Trolley

- Make sure your barbecue has four castors if you want to move it around. Most of these models are very heavy and will be hard to move without them. If you go for a model with only two wheels, check that it's not too heavy to lift at one end and that there aren't any sharp edges when you grip it.
- Wooden trolleys need their bolts tightening regularly. Metal trolleys don't seem to have this problem, but you need to watch out for rusting, as some metals will rust in certain environments, such as near the beach.
- Stainless steel trolleys might look fashionable but they need some extra cleaning.
- Check the height of the trolley to make sure it's comfortable for you.
- Large side trays are handy for putting food and cooking utensils on, but be careful with your plastic items as they might melt if they're too close to the barbecue.

Brand / model (in rank order)	PERFORMANCE 1 Overall score (%)	2 Cooking score (%)	3 Ease of use score (%)	FEATURES Ignition type	Warming rack	Cupboard in trolley	SPECIFICA Gas consumptio (kg / hr)
BEEFMASTER Premium 4 on Side Burner Cart G4BH	88	88	88	Piezo	✓	✓	1.0
JACKEROO Professional 4 Burner Hooded BBQ	87	88	86	Piezo		✓	1.3
DOWNUNDER 4 Burner Hooded BBQ with Sideburner G4DH	85	83	88	Piezo	✓	✓	1.0
GASMATE KL033 Vega 4 with Stainless Steel Cabinet	85	90	78	Piezo	✓	✓	1.2
ULTIMATE Calais 4BCDP	84	90	74	Piezo			1.3
MASPORT Maestro Deluxe	82	79	86	Battery-operated electronic	✓	✓	1.0
BBQ CLASSIC COLLECTION M37 Hood & S/S Doors	77	76	78	Piezo	✓	✓	1.1

Profiles Models in the *What to buy* list are profiled in rank order.

BEEFMASTER PREMIUM 4 ON SIDE BURNER CART G4BH

Price: $599

GOOD POINTS

- Allows good access to food, and the warming rack swings out of the way.
- Comparatively easy to assemble.
- Easy to use, with a large fat tray that drains into a smaller dish that's easy to remove and clean.
- The thermometer is fairly accurate.

BAD POINTS

- It requires some effort to fit the gas bottle onto the hook.

JACKEROO PROFESSIONAL 4 BURNER HOODED BBQ

Price: $749

GOOD POINTS

- Good open access to food.
- Good instructions and comparatively easy to assemble.
- Side panels around the hotplate protect the food and the flames from draughts.
- Fairly accurate thermometer.

BAD POINTS

- No warming rack.
- The stainless steel exterior requires extra effort when cleaning.
- Takes some effort to lift the gas bottle onto the hook.
- The large fat tray is difficult to remove.
- Expensive.

DOWNUNDER 4 BURNER HOODED BBQ WITH SIDE BURNER G4DH

Price: $399 TEST BUY

GOOD POINTS

- Comparatively easy to assemble.
- Good access to the food — the warming rack swings out of the way.
- Has a large fat tray which drains into a smaller disposable dish, making it is easy to clean.
- One of the cheapest models tested.
- Fairly accurate thermometer.

BAD POINTS

- Requires some effort to fit the gas bottle onto the hook.
- Only got hot enough to produce pale brown skin when roasting a chicken; most other models achieved a nice golden brown.

GASMATE KL033 VEGA 4 WITH STAINLESS STEEL CABINET

Price: $599

GOOD POINTS

- Comparatively easy to assemble, good instructions.
- Good open access to food if the warming rack is removed.
- Protective cover supplied.
- Side panels around the hotplate protect the food and flames from draughts.
- The large fat tray drains into a smaller dish, which is easier to clean.
- Fairly accurate thermometer.

BAD POINTS

- The hood can direct smoke into the user's face.
- Only got hot enough to produce pale brown skin when roasting a chicken; most other models achieved a nice golden brown.
- There are sharp edges on the grease tray.
- It requires some effort to fit the gas bottle onto the hook.

ensions (W x H, cm)*	Warranty (years)	Origin	Manufacturer / distributor	Price ($)**
5 x 66 x 119	**(A)**	China	Barbeques Galore	599
5 x 66 x 118	2	China	Kmart	749
5 x 66 x 111	2	China	Barbeques Galore	399
0 x 62 x 117	**(B)**	China	Sitro Group	599
5 x 64 x 109	1	Australia	Ultimate	599
8 x 65 x 113	1	China	Masport	699
2 x 59 x 120	1	China	Mitre 10	399

* *Dimensions are with hood closed, including knobs, wheels, handles.*

** *Prices are recommended retail as advised by manufacturers in October 2006, or what we paid in July/August 2006.*

(A) *Three years on frame and hood, two years on burners, regulator, hose, auto lighter, rock trays and cast-iron cooking surface.*

(B) *One to five years on various parts.*

1 Overall score

The overall score is a combination of:

- Cooking performance: 60%
- Ease of use: 40%

2 Cooking performance:

Our home economist rated the performance of each model cooking:

- Sausages.
- Steak.
- Marinated chicken wings.
- Roast chicken.

3 Ease of use

Our testers rated the models for the following:

- Ease of cooking: 20%
- Mobility: 20%
- Ease of using controls: 20%
- Ease of cleaning: 20%
- Ease of fitting the gas bottle: 20%

WHAT ABOUT THE REST?

- The **BBQ CLASSIC COLLECTION** rated the lowest overall. Its lower cooking score was thanks to a continuous flare-up that left unevenly cooked sausages, and with steak it left large areas unevenly grilled and browned.
- The **MASPORT** had a similar issue with steaks, leaving them cooked unevenly enough to rate 'poor' for this.
- Although it cooked extremely well, the **ULTIMATE** rated lowest (though still not bad) for ease of use, and doesn't have a hook provided for the gas bottle. This means you'd have to disconnect the gas bottle if you wanted to move the barbecue.

How to barbecue the perfect steak

The best cuts for grilling on the barbecue are oyster blade or barbecue steak, rump, t-bone, sirloin or tenderloin.

- **Preparing your barbecue:** Preheat it on medium until it's just starting to smoke, which should take about 10 minutes with the hood closed. Take any excess fat off the steak to reduce flare-ups. If you want to season your steak, do it just before you cook it — if it's done too early it'll dry out the meat and ruin the flavour. You can also brush the steak with some oil.
- **Cooking:** Start by cooking the steak on one side only until it's brown, then turn it over. Continually turning it over will dry it out. The time it takes to cook depends on the thickness and cut of the steak and how you like it done. Follow the 'rule of thumb' below to check if it's cooked to your liking. Don't pierce it with a fork or knife as this will let the juices escape.

Rule of thumb

- **Rare steak:** Hold one hand up loosely and with the other hand squeeze the ball of your thumb (the fleshy part of your hand directly under your thumb). This should give you the feeling of a rare steak.
- **Medium**: Bring your index finger to your thumb to make a circle. Using your other hand, squeeze the ball of your thumb to get the feeling of a steak that is medium-done.
- **Well done:** Bring your middle finger to your thumb to make a circle. Using your other hand, squeeze the ball of your thumb to get the feeling of a well-done steak.

Prod your steak with the back of a knife or fork (or your finger, if you're brave), using this rule to judge whether your steak is cooked to perfection.

- **Resting:** Once the steak is cooked to your liking, put it in a warm spot close to the barbecue to rest for about 5–10 minutes before serving. This helps to maximise the flavour and keep the steak juicy.

Safer than safe

All the tested models meet the stringent requirements of the standard, but some offer extra protection.

GENE ROSS

IN A NUTSHELL

- **Always use** *the right type of restraint for your child's size.*
- **Installing and using** *the restraint properly is as important as buying a safe model for getting maximum protection in an accident.*

Every year, many children are injured or killed in car crashes. Many of these could be prevented by the use of a correctly fitted child restraint of the right type for the child's size.

All child restraints sold in Australia must meet stringent Australian Standard (AS) requirements, considered among the toughest in the world. If fitted and used properly, any of them can be expected to provide very good crash protection for your child.

However, the NSW Roads and Traffic Authority, NRMA and RACV went a step further and checked whether any of the 17 models that were standard-certified at the time of testing offer protection beyond the standard requirements. They also looked at how easy the restraints are to install and use correctly. The table on page 42 has detailed results.

CHOOSING THE RIGHT RESTRAINT

There are different **types of restraint**, and it's important you match the right one to your child's weight (age is only a rough indication):

- **Infant restraint** or **baby capsule**: For babies up to about 9 kg or 70 cm. These are rear-facing. Only move to a forward-facing child seat once your child can sit and easily hold their head upright.
- **Child seat**: About 8–18 kg. These are forward-facing. Keep this type until your child is physically too big for it before moving to a booster seat: for example, when their shoulders are too wide for the seat or more than 25 mm above the top adjustment holes for the harness, or when their eye level when seated is higher than the back of the seat.
- **Raised booster seat**: About 14–26 kg. A booster seat raises your child's seating position so they can use the car's seatbelt. If you're using one with a lap-only seatbelt, you also need a **child harness** that provides shoulder support.

Use the booster seat until your child's eyes are at the same level as the top of the car seat, or until they weigh 26 kg.

- There are also **convertible models** that can function as infant restraint and child seat, or child seat and booster seat. However, none of these was a top-rating model in any of the three categories.

When buying:

- Only buy a model that carries the Standards Australia mark.
- Make sure you get the installation manual.
- Try different models in your car before you buy, as they can be differently contoured and may not fit it well.

While buying a **secondhand restraint** can save you money, make sure you don't compromise on safety:

- Don't use a restraint that's been in a car crash. It's therefore best only to buy a secondhand restraint from somebody you trust — for example, from a family member or friend so you know the restraint's history.
- Don't buy a restraint with obvious signs of wear on the harness and straps, or if the plastic shell or buckles are discoloured, bent, cracked or broken.
- Check that the buckles and adjusters work well.
- If in doubt, have an authorised fitting station check the restraint for you (see *Useful contacts*, page 42).

You may also be able to **hire** a restraint from community groups, your local council, hospitals or private companies.

CHOOSING A RESTRAINT-FRIENDLY CAR

If you're planning to have kids, you'll need a car that can accommodate your growing family. Some car features make installing and using a child restraint easier.

Space

- Does the back seat have enough space to fit two or three restraints, if required?
- How easy is it to access the rear seats? In two-door cars this can be very awkward and lead to injury for you.
- Does the front passenger still have enough leg room with a restraint fitted?

Anchor points

- Make sure there are enough anchor points for the number of restraints you need to fit. (An anchor point is a bolt in the car you attach the restraint's **tether strap** to. The tether strap is designed to prevent the restraint from tipping forward or moving sideways in an accident or during hard braking.) Not all cars have fittings for all seats.
- Is there enough room between the back seat and the anchor points so that the tether strap can be adjusted properly?

Seatbelts

- For a booster seat, a centre lap/sash belt on the rear seat is safer than just a lap belt.
- Are the seatbelts long enough to thread through the restraint in the reclined position?

Cargo barrier

- If you're using a station wagon or hatchback, make sure it has a cargo barrier, or have one installed. Otherwise items in the cargo area can cause injury in a crash.
- Check that there's a clear path between the back seat and the rear anchor point in hatchbacks and 4WDs, so the parcel shelf doesn't interfere with the adjustment of the tether strap.

INSTALLING A RESTRAINT

According to the RACV, about 70% of child restraints are installed incorrectly. This could significantly reduce the restraint's ability to protect your child in a crash. So proper installation is crucial to getting the best crash protection from a restraint:

- Authorised fitting stations can help you install a restraint properly — visiting one may be a good idea if you're using a restraint for the first time.
- Contact your state's road traffic authority for more information on the correct restraint for your child and authorised fittings stations.
- If you're installing the restraint yourself, carefully read and follow the instructions — especially the sections on common mistakes and useful travelling safety tips, found in most manuals.
- The safest position for a child restraint is the centre position of the rear seat, because it'll offer better protection in a side-impact crash.
- Never install an infant restraint in the front passenger seat if there's a passenger airbag, as it may hurt or kill your child if it inflates in a crash. But even if your car doesn't have a passenger airbag, your child is still safer in the back seat. In some states it's illegal to use a baby capsule in the front seat.
- If you don't have a rear seat, you can use a forward-facing child seat or booster seat on the passenger seat for children over about 8–9 kg. Slide the passenger seat as far back as possible, and make sure the top tether strap is attached firmly to the anchor point.
- Make sure the top tether strap and the seatbelt that keeps the restraint in position are properly adjusted and don't have any slack. When tightening the seatbelt, push the child seat firmly into the car seat with your body weight, so that the car seat cushions are compressed.
- Depending on the position of the anchor point, you may need extensions for your restraint's tether strap — mainly for rear-facing restraints. Use the minimum number of extension straps you can get away with.

WHAT TO BUY

The best in each category were:

Infant restraints:
SAFE-N-SOUND Baby Safety Capsule $246

Child seats:
SAFE-N-SOUND Series 3 $189

Booster seats:
HIPOD Barcelona $229

NRMA

SECURING YOUR CHILD

Make sure the harness system correctly fits your child:

- Again, carefully read and follow the instruction manual.
- When using a rear-facing infant restraint, the shoulder straps should be at shoulder height or just above.
- The shoulder straps in forward-facing restraints can be up to 25 mm below the child's shoulders.
- Adjust the harness firmly. A loose harness won't perform well in a crash, and can lead to other problems, such as the child freeing their arms. If you can fit more than one finger between the straps and your child, the harness isn't tight enough.
- Make sure there are no twists in the harness.
- Children, especially young babies, can suffer badly from sun exposure. So provide shade for your child, especially if installing the restraint next to the window. Special window screens are very effective at blocking out the sun, while allowing you to see easily out of the car.
- Poor air circulation can quickly lead to very high temperatures and dehydration. Don't put too many clothes on your baby in warm weather, and make sure you direct ventilation to your child(ren). And of course never leave them alone in the vehicle. ■

USEFUL CONTACTS

The Australian Transport Safety Bureau has published the free brochure, *A simple guide to child restraints*. Call 1800 621 372 for a copy, or download it from www.atsb.gov.au/pdfs/child_restraints.pdf.

For more information on child restraints, or to find your nearest fitting station, contact your state motoring organisation, Kidsafe office or road safety authority:

- **ACT:** Department of Urban Services, (02) 6207 7236.
- **NSW:** Roads and Traffic Authority, 1800 042 865.
- **NT:** Department of Infrastructure, Planning and Environment, (08) 8924 7019.
- **Queensland:** Queensland Transport Customer Service, 13 23 80.
- **SA:** Transport SA, 13 10 84.
- **Tasmania:** Department of Infrastructure, Energy and Resources, 1300 135 513.
- **Victoria:** VicRoads, 1300 360 745.
- **WA:** Department for Planning and Infrastructure, (08) 9216 8505.

Brand / model (in injury protection order within groups)	1 Injury protection	2 Ease of correct use	Price ($)*
Infant restraints for babies (up to 9 kg or 70 cm; usually up to about 6 months of age)			
SAFE-N-SOUND Baby Safety Capsule	A	B	246
SAFE-N-SOUND Royale **(1)**	B	C	439 **(3)**
SAFE-N-SOUND Safeguard **(1)**	B	C	209 **(4)**
SAFE-N-SOUND Meridian **(1)**	B	C	506 **(5)**
HIPOD Madrid **(1)**	B	C	269
BABYLOVE F1-500 or Royalty **(1)**	C	C	389
SAFE-N-SOUND Unity	C	C	299
Child seats for young children (8–18 kg; usually from about 6–9 months to 4 years of age)			
SAFE-N-SOUND Series 3 **(2)**	B	B	189
SAFE-N-SOUND Meridian **(1)**	B	C	506 **(5)**
SAFE-N-SOUND Discovery Plus	C	C	259
SAFE-N-SOUND Maxi Rider **(1)**	C	C	299
SAFE-N-SOUND Royale **(1)**	C	C	439 **(3)**
SAFE-N-SOUND Safeguard **(1)**	C	C	209 **(4)**
HIPOD Madrid **(1)**	C	B	269
BABYLOVE F1-100 or Toddler Rider	C	C	199 **(6)**
BABYLOVE F1-500 or Royalty **(1)**	C	C	389
Booster seats for older children (14–26 kg, until they're large enough to be safely secured with an adult seatbelt)			
HIPOD Barcelona	B	B	229
SAFE-N-SOUND Maxi Rider with anti-submarining clip **(1)**	C	C	359
SAFE-N-SOUND Concorde	C	C	90
SAFE-N-SOUND Olympian	C	C	90
SAFE-N-SOUND Apollo or Pegasus with anti-submarining clip	C	C	125 **(7)**
SAFE-N-SOUND Maxi Rider **(1)**	C	B	299
BABYLOVE Bathurst or 828	D	C	90

Source: NRMA, July 2006.

* *Recommended retail according to manufacturers in September 2006.*

(1) *Convertible model — can function as an infant restraint and child seat, or child seat and booster seat.*

(2) *According to the manufacturer, this model is to be discontinued.*

(3) *Manual version; retractor (a retractor harness lets you tighten the straps by pressing a button) $469.*

(4) *'Super' model $249.*

(5) *Manual version; retractor $529.*

(6) *Laminated version; plush finish $229.*

(7) *Deluxe $139.*

1 Protection from injury in a crash

This assessment consists of three tests:

- A 56 km/h frontal crash.
- A 90° side-impact crash at 32 km/h.
- A 66° side-impact crash at 32 km/h.

Convertible restraints were tested in each mode of use.

- **A:** Exceptional crash protection, and well above the AS requirements.
- **B:** Good all-round crash protection, and well above the AS requirements.
- **C:** Above-average crash protection, and above the AS requirements.
- **D:** Fully meets AS requirements.

2 Ease of correct use

This includes assessments of:

- Packaging and labels.
- Fitting instructions.
- Ease of fitting in a large family sedan. For rear-facing restraints, this was done with and without the upper tether strap in place. For convertible restraints, this was done in each mode.
- **A:** Exceptional ease of correct use.
- **B:** Good all-round ease of correct use.
- **C:** Better than average ease of correct use.
- **D:** Meets the ease of correct use requirements of the AS.

The majority of models in this test record on a system other than tape. How do they compare?

The end of the tape?

Traditionally, camcorders have used various tape formats to record your videos. However, the days of the tape may be numbered — Digital8 is already a system of the past, and at least some manufacturers have started to reduce their range of Mini-DV models, and are moving more towards DVD, memory card and hard disc recording.

CAMCORDER SYSTEMS

- **Mini-DV**: A standard tape can store 60 minutes of high-quality video, and you can also get 80-minute tapes.
- **Hard disc**: Four models in this test (**JVC GZ-MG37**, **GZ-MG77** and **GZ-MG505**, and **SONY DCR-SR100**) record on a 30 GB hard disc, which can store about 440 minutes (over seven hours) of high-quality video. You need to use the software that comes with the camcorder to edit your recordings on a computer.
- **Built-in memory/memory card**: The **PANASONIC SDR-S100** comes with a 2 GB memory card that can record about 25 minutes of high-quality video. You need to use the software that comes with the model to edit your recordings on a computer.
- **DVD:** DVD models use an 8 cm DVD-RAM, DVD-RW/DVD+RW or DVD-R/DVD+R to record video and photos (see the table for which models can record on which disc type). All but the DVD-R/DVD+R can be recorded on many times. The DVD-RAM can store 36 minutes of video on the best-quality setting (18 minutes on each side, and you have to turn the disc), the others only 20 minutes.

DVD-RW/DVD+RW discs can be played on most DVD players and computer drives. However, there's a complication for DVD-RW: this disc type needs to be formatted in one of two ways *before* you start recording:

Video mode: All DVD players and computer DVD drives can play this format, but you can't edit your recordings with the camcorder.

Video recording mode: Allows you to edit recordings with the camcorder, but most DVD players and normal computer DVD drives can't read this format.

If your computer has a DVD-RAM or DVD-RAM-playable DVD-ROM drive (common on modern computers), you can play a DVD-RAM disc directly in your computer. If not, you can transfer the video via USB connection. Only a few DVD players can play DVD-RAM discs.

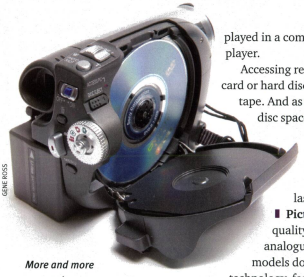
A DVD-RAM is fairly expensive. However, you only need the one supplied with the camera. Once you've edited your recordings, you can save them permanently onto a cheaper DVD-R, which can be

WHAT TO BUY

PANASONIC NV-GS500	$2199
PANASONIC NV-GS300 ◀ TEST BUY	$1539
PANASONIC SDR-S100	$2199
SONY DCR-SR100	$1799
PANASONIC VDR-D300	$1979

IN A NUTSHELL

- **On test:** *26 digital camcorders costing $449 to $2299.*
- **The two top performers** *still record on Mini-DV tapes, but more and more models use a hard disc, DVD or memory card.*
- **Due to the** *camcorders' small size, the built-in microphone often records running noises. Using an external microphone helps in most cases — if the model lets you attach one.*



GENE ROSS

More and more camcorders record on DVD or a hard disc insteaad of tape.

played in a computer DVD drive or on a DVD player.

Accessing recorded scenes on a DVD, memory card or hard disc is much quicker than winding a tape. And as the camcorder only uses empty disc space for recordings, there's no risk of 'taping' over existing recordings.

SAME OLD SONG

The main quality issues we raised last time are still valid.

- **Picture quality**. While digital picture quality is much better than that of old analogue camcorders, many of the tested models don't fully use the potential of the technology, for example lacking sharpness or not recording true colours. Only those with higher picture quality scores record video in a quality similar to that of a DVD player.
- **Sound quality:** Only a few of the built-in microphones provide good sound quality — most camcorders suffer from their small size and can't avoid recording disturbing running noises from the tape or disc drive, or the zoom motor.

On most models this can be improved by using an external microphone, and if good-quality sound's important to you or you expect to make many 'natural sound' recordings (without voiceover, background music or similar), we recommend you look for a model that lets you connect one.

- Most camcorders are packed with generally **easy-to-use** menu-controlled features and functions. However, be aware that most models are designed to be held with the right hand and using the right eye to look through the viewfinder (if they have one). So if you're left-handed, check which models you're comfortable with: try the **PANASONIC SDR-S100** in this test.

MORE INFO

For full information on how we tested the camcorders and the connections you need to hook them up to your TV and computer, see CHOICE, *December 2005, or go to* choiceextra.com.au *and click on that issue under 'Camcorders' in the index.*

Profiles Models in the *What to buy* li

PANASONIC NV-GS500

Mini-DV system

Price: $2199

GOOD POINTS

- One of the best for picture quality. (It has three CCDs — chips that turn pictures into digital signals — while many models have only one. Three means there's one for each primary colour.)
- Relatively easy to use.
- Many features and functions (more than the **NV-GS300**).
- Longest-lasting battery.
- External battery charger.
- 12x zoom.
- S-video output.
- Two stereo audio tracks.

BAD POINTS

- The heaviest in the test.
- No AV or S-video input, so you can't record from a TV or VCR.
- No built-in video lamp for night recording.

What to look for

If you think a digital camcorder is for you, consider the following before you buy:

- **Which system** do you want (see *Camcorder systems*, page 43, for the differences)?
- An **external microphone** usually provides better sound quality than a built-in one. So if good audio quality is important to you, make sure the camcorder you're interested in allows you to connect one.
- A **wind filter** improves sound quality in windy conditions. On the **SONY** models, the wind filter can't be switched on and off — the camcorder decides when to use it.

FEATURES AND FUNCTIONS

Think about what you need, and make sure the model you're interested in has them all. Some models are packed with features you may never use, so there's no point paying for them.

ACCESSORIES

All have:

- Lens protector.
- Rechargeable lithium-ion battery and charger.
- AV cable

In the table (page 46):

- External battery charger: Allows you to recharge one battery while recording with another, and is particularly handy for models with a shorter recording time. On models without a tick in this column in the table, the battery needs to be recharged in the camcorder.
- Remote control: All let you do most playback functions plus additional functions, some of which may be available via the remote only.
- Accessory shoe: Models with a tick in the table allow you to attach things like an external microphone and/or a separate video lamp to the camera.
- Memory card slot: To record photos and (sometimes) video clips on a memory card.
- Video lamp/photo flash: These allow you to film or take still photos in low-light conditions.

ed in rank order.

PANASONIC NV-GS300

Mini-DV system

Price: $1539 BEST BUY

GOOD POINTS

- One of the best for picture quality (three CCDs).
- Relatively easy to use.
- Many features and functions.
- Long-lasting battery.
- External battery charger.
- S-video output.
- Two stereo audio tracks.

BAD POINTS

- No AV or S-video input.
- No built-in video lamp for night recording.

PANASONIC SDR-S100

SD memory card system

Price: $2199

GOOD POINTS

- Clearly the best picture quality in the test (three CCDs).
- Best autofocus system.
- By far the smallest and lightest in the test — weighs only 300 grams.

BAD POINTS

- No AV or S-video input.
- Not as easy to use as the other recommended models — mainly because its small size can make it difficult to hold and operate.
- Not as many features and functions as the other recommended models: for example, no external battery charger, no accessory shoe, no viewfinder, no built-in video lamp for night recording, no input for external microphone (and the built-in one isn't great).

SONY DCR-SR100

Hard disc system

Price: $1799

GOOD POINTS

- One of the best for picture quality (one CCD).
- Relatively easy to use.
- Long-lasting battery.
- Infrared light for recording at night.

BAD POINTS

- No external battery charger.
- No memory card slot.
- No video lamp.
- No S-video output.
- Comparatively heavy.

PANASONIC VDR-D300

DVD system

Price: $1979

GOOD POINTS

- One of the best for picture quality (three CCDs).
- Relatively easy to use.
- Good autofocus system.
- External battery charger.
- S-video output.

BAD POINTS

- One of the heaviest and bulkiest in the test.
- No built-in video lamp for night recording.
- No AV or S-video input.

CONNECTIONS

Think about which connections to your TV and computer you'll use, and make sure the model you're interested in has them. Get all the necessary cables when buying the camcorder. For example, only an AV cable comes as standard with most of the tested models.

All have:

- Power connection.
- Audio/video (AV) output to play back recordings on your TV.
- A USB connection to transfer recordings (mainly still photos) to a computer. Only the **CANON DC100, HITACHI DZ-BX35, SAMSUNG VP-D361i** and **SONY DCR-DVD605** don't have one.
- All Mini-DV models have a DV (digital video) or 'firewire' output to transfer recordings to a computer for editing.

In the table:

- S-video output: This is a higher-quality analogue output than the standard AV one.
- AV/S-video/DV inputs: You can record from your TV using the AV or S-video inputs. The DV input allows you to record a video back onto tape once you've edited it on your computer.
- Input for an external microphone: On the **SONY** models, this is a custom accessory shoe socket for **SONY** microphones only. All the others have a standard socket.

DISPLAYS

All have:

- LCD colour monitor with adjustable brightness. They can all be swivelled to face forward, so you can easily film yourself.

In the table:

- Colour viewfinder: Using the viewfinder rather than the LCD monitor when recording saves battery power. One viewfinder in this test is black-and-white, and some models (usually the very small and light designs) don't have one at all. A viewfinder may be awkward to use if you're wearing glasses. However, all the ones in this test are diopter-adjustable to your eyesight (similar to binoculars), so most people will be able to use it without glasses.

Continued overleaf

	PERFORMANCE									10 FEATURES		
Make / model (in rank order)	1 Overall score (%)	2 Picture quality score (%)	3 Ease of use score (%)	4 Sound quality score (%)	5 Photo recording score (%)	6 Versatility score (%)	7 Autofocus score (%)	8 Battery score (%)	9 Recording time (min)	External battery charger	Remote control	Access shoe
PANASONIC NV-GS500	67	69	62	50	72	74	75	89	132	✓	✓	✓ (A)
PANASONIC NV-GS300	66	69	63	49	70	70	75	84	125	✓	✓	✓ (A)
PANASONIC SDR-S100	65	80	49	45	69	58	85	74	97		✓	
SONY DCR-SR100	64	68	61	51	55	64	75	84	118		✓	✓ (A)
PANASONIC VDR-D300	63	67	60	49	67	64	81	69	93	✓	✓	✓ (A)
SONY HDR-HC3	62	57	66	62	43	76	74	77	112		✓	✓ (B)
PANASONIC NV-GS180	61	60	62	49	70	63	74	64	89	✓	✓	✓ (A)
SONY DCR-DVD905	61	63	60	50	50	70	75	80	112		✓	✓ (A)
SONY DCR-HC96	61	59	63	48	54	82	73	70	95		✓	✓ (A)
SONY DCR-DVD805	59	67	58	36	49	67	76	72	98		✓	✓ (A)
CANON DC40	57	64	54	39	56	60	64	56	78		✓	
JVC GZ-MG505	57	55	52	61	66	57	79	46	58		✓	✓ (A)
HITACHI DZ-GX3100	55	59	58	50	30	61	72	51	67	✓	✓	✓ (A)
JVC GZ-MG77	54	53	54	47	70	52	66	51	67		✓	
CANON MV960	52	52	58	37	28	67	62	78	120		✓	
PANASONIC VDR-D150	51	50	55	47	26	54	77	81	121	✓		
JVC GR-D650	48	49	52	34	30	57	65	63	87		✓	
CANON DC100	47	50	42	46	30	46	67	57	77			
PANASONIC NV-GS27	47	44	56	49	10	46	76	66	94	✓		
HITACHI DZ-BX35	46	50	43	48	10	52	69	51	70	✓		
JVC GZ-MG37	44	37	54	50	12	55	56	57	78		✓	
SONY DCR-DVD605	44	48	49	30	8	43	68	79	121			
SAMSUNG VP-D365Wi	40	34	56	30	0	79	40	58	82		✓	
SAMSUNG VP-D361i	37	36	48	30	10	46	40	58	82			
SAMSUNG VP-DC163i	36	29	45	38	0	65	42	44	55		✓	
SAMSUNG VP-DC165Wi	36	29	45	38	0	70	42	44	55		✓	

FEATURES AND FUNCTIONS, *continued*

RECORDING FUNCTIONS

All have:

- Motor zoom with variable speed — you zoom in and out at varying speeds by pressing a button.
- Autofocus and manual focus.
- Image stabilisation: Stabilises the picture in situations where you'd otherwise be likely to produce a shaky recording (such as during telephoto recordings and slow pans).
- Automatic fading (except the **JVC** hard disc models and the **PANASONIC SDR-S100**): This function gradually fades out picture and sound, allowing better-quality editing.
- Automatic and manual exposure setting. The manual function gives you more control over the amount of light entering the lens, and therefore more scope for creativity.
- Automatic shutter speed setting for photo recordings.
- Automatic and manual white balance setting. This function adjusts the camcorder to the colour 'temperature' of the environment you're filming in (for example, natural or artificial light) in order to obtain a natural colour balance. You're likely to use the manual setting only in extreme lighting situations.
- Long-play mode. This lets you record at reduced speed so you can fit more on a tape. However, the picture quality won't be as good.
- Full auto recording: Point-and-shoot function where you don't have to worry about setting anything manually.
- Date/time code (except the **JVC** hard disc models and **PANASONIC SDR-S100**): This feature gives each picture frame an invisible digital marking that allows you to edit very accurately.
- Self-timer (except the **JVC GR-D650, PANASONIC NV-GS27, SAMSUNG VP-D361i, VP-DC163i** and **VP-DC165Wi**): Allows you to start recording after a certain time — for example, if you want to film yourself.
- Still photo recording onto memory card and/or tape/disc.
- Low-light recording: Most models achieve fairly good picture quality even in quite poor light conditions. All the **SONY** models in this test have an infrared lamp that allows you to make recordings even in complete darkness. However, this only works well with objects less than about 3 m away, and produces a monochrome (black-and-white or black-and-green) picture.

In the table:

- A charge-coupled device (CCD) is a chip that turns pictures into digital signals. Some models have three — one for each primary colour.
- Manual shutter speed setting allows more creativity than automatic settings (which all models have) when taking photos.
- Automatic exposure programs include

											SPECIFICATIONS					
ory slot	Built-in video lamp / photo flash	S-video output	AV / S-video / DV input	Input for external microphone	Colour view-finder	CCDs	Manual shutter speed setting	Exposure programs / digital effects	Stereo audio tracks	11 System	LCD monitor (W x H, mm)	Weight (g)*	Dimensions (W x H x L, cm)**	12 Max. zoom (optical / digital)	Price ($)†
	–/✓	✓	–/–/✓	✓	✓	3	✓	6 / 2	2	Mini-DV	58 x 33	670	10.5 x 7.5 x 16	12 / 700	2199
	–/✓	✓	–/–/✓	✓	✓	3	✓	6 / 1	2	Mini-DV	58 x 33	540	8.5 x 8 x 14	10 / 700	1539
	–/✓	✓	–/–/–		na	3	✓	5 / 2	1	SD card	59 x 34	300	5 x 10 x 8.5	10 / 700	2199
	–/✓		✓/–/–	(D)	✓	1		6 / 7	1 (F)	Hard disc	58 x 33	615	9.5 x 7 x 15	10 / 120	1799
	–/✓	✓	–/–/–		✓	3	✓	6 / 1	1	DVD (G)	58 x 33	660	8 x 9 x 14.5	10 / 700	1979
	–/✓		–/–/✓	(D)	✓	1		5 / 14	1	Mini-DV (H)	58 x 32	610	9 x 8 x 14	10 / 80	2299
	–/–	✓	–/–/–	✓	✓	3	✓	6 / 2	2	Mini-DV	49 x 37	490	8.5 x 8 x 13.5	10 / 500	1099
	–/✓		✓/–/–	(D)	✓	1		5 / 7	1 (F)	DVD (J)	76 x 42	630	8 x 9 x 15	10 / 120	1799
	–/✓		–/–/✓ (C)	(D)	✓	1		6 / 16	2	Mini-DV	58 x 33	530	8 x 9.5 x 12	10 / 120	1399
	–/✓		✓/–/–	(D)	✓	1		6 / 7	1 (F)	DVD (J)	58 x 33	600	7.5 x 9 x 14.5	10 / 120	1399
	✓/✓	✓	–/–/–		✓	1	✓	11 / 16	1	DVD (K)	58 x 33	540	7 x 9 x 13	10 / 200	1699
	–/✓	✓	–/–/–	✓	na	3	✓	5 / 6	1	Hard disc	58 x 33	510	8 x 7.5 x 13.5	10 / 300	1999
	–/–	✓	✓/✓/–	✓	✓	1		6 / 3	1	DVD (L)	59 x 33	490	6.5 x 9 x 13	15 / 800	1099
	–/✓	✓	–/–/–		na	1	✓	4 / 6	1	Hard disc	58 x 33	435	8 x 7 x 12.5	10 / 300	1429
	✓/–		✓/–/✓		✓	1	✓	8 / 14	2	Mini-DV	58 x 33	450	6 x 9.5 x 12	25 / 1000	699
	–/–	✓	–/–/–		✓	1	✓	6 / 1	1	DVD (G)	51 x 36	550	7 x 9 x 14.5	30 / 1000	879
	✓/–	✓	✓/✓/✓		✓	1	✓	4 / 6	2	Mini-DV	48 x 36	500	6 x 10 x 13	15 / 700	799
	–/–		–/–/–		✓	1	✓	8 / 16	1	DVD (K)	58 x 33	465	6.5 x 9 x 12.5	25 / 1000	899
	–/–		–/–/–		(E)	1	✓	6 / 1	2	Mini-DV	51 x 36	425	9.5 x 7 x 13.5	30 / 1000	659
	–/–	✓	✓/–/–		✓	1		6 / 3	1	DVD (L)	59 x 33	490	6.5 x 9.5 x 14.5	25 / 1200	729
	✓/–	✓	–/–/–		na	1	✓	4 / 6	1	Hard disc	58 x 33	405	8 x 7 x 12.5	32 / 800	1099
	–/–		–/–/–		✓	1		6 / 7	1	DVD (J)	50 x 37	440	6.5 x 9 x 14	20 / 800	849
	✓/–	✓	✓/✓/✓	✓	✓	1	✓	5 / 11	2	Mini-DV	58 x 34	435	6.5 x 9.5 x 12	33 / 1200	549
	–/–	✓	–/–/–	✓	✓	1	✓	5 / 11	2	Mini-DV	48 x 35	430	6.5 x 9.5 x 12	33 / 1200	449
	–/–	✓	–/–/–	✓	✓	1	✓	5 / 11	1	DVD (M)	48 x 35	500	6.5 x 9 x 13.5	33 / 1200	749
	✓/–	✓	✓/✓/–	✓	✓	1	✓	5 / 11	1	DVD (M)	48 x 35	500	6.5 x 9 x 13.5	33 / 1200	829

settings such as sports or portrait photo. The camcorder will pick a suitable aperture and shutter speed for the selected standard situation.

- Digital picture effects include black-and-white, sepia, negative or 16:9 cinema recording.

PLAYBACK MODES

All have:

- Play, fast forward, rewind, stop, pause, search (the **CANON MV980** doesn't search).

AUDIO

All have:

- Volume-adjustable built-in speaker.
- Stereo microphone.
- Wind filter (see *What to look for*, page 44).

In the table:

- Stero audio tracks: Two stereo tracks allow you to record music and/or narration in addition to the original sound recordings.

* *Including battery, recording medium and hand strap.*

** *In transport position, with battery and hand strap; rounded to the nearest 0.5 cm.*

† *Recommended retail, as provided by manufacturers or on websites in October 2006.*

na *Not applicable — no viewfinder.*

(A) *For an external video lamp or microphone.*

(B) *For an external video lamp, flash and microphone.*

(C) *At docking station.*

(D) *Via accessory shoe.*

(E) *Black-and-white.*

(F) *Surround sound.*

(G) *DVD-RAM, DVD-RW, DVD-R.*

(H) *High-density video.*

(J) *DVD-RW, DVD+RW, DVD-R.*

(K) *DVD-RW, DVD-R.*

(L) *DVD-RAM, DVD-RW, DVD+RW, DVD-R.*

(M) *DVD-RW, DVD+RW, DVD-R, DVD+R.*

1 Overall score

The overall score is a combination of the following:

- Picture quality: 35%.
- Ease of use: 20%.
- Sound quality: 15%.
- Photo recording: 10%.
- Versatility: 10%.
- Autofocus: 5%.
- Battery: 5%.

Scores 2–9

For what we tested, measured and evaluated to achieve these scores, see CHOICE, December 2005, or go to choiceextra.com.au and click on that issue under 'Camcorders' in the Index.

10 Features

See *What to look for*, pages 44–46, for explanations of these and other features.

11 System

See *Camcorder systems*, page 43, for an explanation of the differences.

12 Maximum zoom factor (optical/digital)

The optical zoom factor describes what you're used to from photo cameras. The higher the number, the bigger the zoom range. Within the limits of the lens, using the optical zoom won't decrease picture quality, and you can stabilise the picture with the image stabiliser.

With the digital zoom you can select a part of the picture and enlarge it digitally. The more you enlarge, the grainier the picture gets. So while a digital zoom factor of 500 or more may sound impressive, don't expect a sharp recording when using it.

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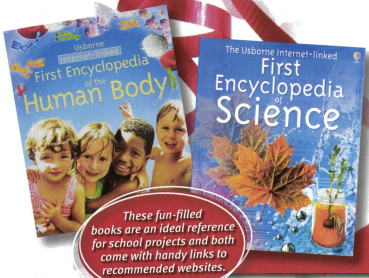
Stuck for Christmas gift ideas?



These fun-filled books are an ideal reference for school projects and both come with handy links to recommended websites.

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A fact-packed introduction to the human body containing simple text, stunning photographs, detailed illustrations and fun activities. Covers everything from blood and bones to germs and genes, with sections on all the parts of the body plus health, diet and seeing a doctor.

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An excellent source of science information to fascinate children of all ages. Easy to read and beautifully designed, it covers all the major subjects of science, including animals and plants, our planet, gravity, light and sound, with simple activities to try out.

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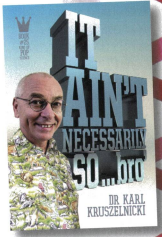

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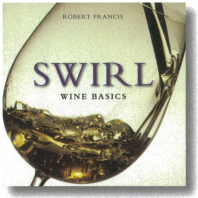

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Robert Francis

A practical and down-to-earth guide that will help you navigate your way through the wine aisles and select a great bottle for any occasion.

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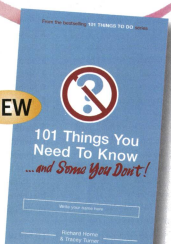

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Nowadays there are so many product recalls we may not be able to print all of them in CHOICE. For comprehensive recall information go to the Product Recalls Australia website: www.recalls.gov.au. If you don't have web access, call the Product Safety Policy section of the ACCC on (02) 6243 1262.

Companies often rent 1800 numbers for a couple of months after a recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

FOOD: Sunbeam Foods has recalled various **Angas Park** and **Sunbeam dried fruits**. The affected products are: Angas Park Soft & Juicy Apricots, 225 g; Angas Park Soft & Juicy Figs, 250 g, both products with a best-before date up to and including May 2007; Angas Park Fruit Medley, 375 g, all best-before dates up to and including June 2007; Angas Park Strawberries, 175 g, all best-before dates up to and including August 2007; Angas Park Prunes, 500 g; Angas Park Soft & Juicy Prunes, 250 g; Sunbeam Tropical Fruit Bites, 200 g; Sunbeam Mango Fruit Bites, 150 g; Sunbeam Pineapple Fruit Bites, 220 g; Sunbeam Banana Fruit Bites, 140 g; and Sunbeam Rockmelon Fruit Bites, 130 g, all best-before dates up to and including October 2007; and Angas Park Pitted Dates, 500 g, all best-before dates up to and including December 2007.
The problem: They may contain metal fragments.
What to do: Don't eat them. Return them to the place of purchase for a refund, or for more information call 1800 757 557.

FOOD: Sunbeam Foods has recalled various **dried fruit products**, including Sultanas, six-pack, 240 g, best before 31 AUG 07; Sultanas, 40 g, best before 12 SEP 07; Apple & Sultanas six-pack, 150 g, best before 16 SEP 07; Apple & Sultanas, 25 g, best before 9 JUN 07; Peach & Sultanas, six-pack, 228 g, best before 16 AUG 07; Pineapple & Sultanas six-pack, 252 g, best before 29 AUG 07; Pineapple & Sultanas, 42 g, best before 15 APR 07; Apricot & Sultanas, six-pack, 222 g, best before 2 SEP 07; Apricot & Sultanas, 37 g, best before 26 JUN 07; Fruit on the Go Tropicana, six-pack, 336 g, best before 6 SEP 07; Fruit on the Go Tropicana, 56 g, best before 20 OCT 06; Fruit on the Go Fruit Salad, six-pack, 300 g, best before 14 SEP 07; Fruit on the Go, Fruit Salad, 50 g, best before 8 SEP 07; Fruit on the Go Fruit Salad, six-pack, 330 g, best before 12 SEP 07; and Sundried Sultanas, 1.15 kg, best before AUG 07.
The problem: They may contain pieces of metal.
What to do: Don't eat them. Return them to the place of purchase for a refund, or for more information call 1800 356 546.

FOOD: Sunbeam Foods has recalled **Natural Country dried fruits**, including Natural Country Mixed Fruit, 1 kg, all best-before dates up to and including July 2007; Natural Country Currants, 750 g, all best-before dates up to and including June 2007; Natural Country Turkish Apricots, 1 kg, all best-before dates up to and including August 2007; Natural Country Sultanas, Raisins and Pitted Prunes, 1 kg, all best-before dates up to and including September 2007; and Natural Country Pitted Dates, 750 g, all best-before dates up to and including September 2007. The products were distributed in the ACT, NSW, Queensland, SA, Tasmania and Victoria.
The problem: They may contain metal fragments.
What to do: Don't eat them. Return them to the place of purchase for a refund, or for more information call 1800 757 557.

FOOD: Harkola has recalled **Al Kanater Halawa**, vanilla (plain), 450 g, in a clear plastic container with a screw-top orange lid and expiry date of 1/6/2008, lot code 5285000870210, distributed in the ACT, NSW, Queensland, Victoria and WA.
The problem: It may contain glass fragments.
What to do: Don't eat it. Contact Harkola for a refund at Harkola Pty Ltd, 3 Highgate Street, Auburn 2144, or for more information call (02) 9737 8883.

FOOD: Duncan Mann has recalled **Black & Gold chocolate sultanas**, 200 g, best before 26 April 2007, batch code 6207, distributed in SA, Victoria and WA.
The problem: Some packs may contain chocolate-covered peanuts mixed with the chocolate-covered sultanas.
What to do: Don't eat them if you have an allergy or intolerance to peanuts. Return them to the place of purchase for a refund.

FOOD: Australian Discount Retail, trading as **The Warehouse, Go-Lo, Crazy Clark's, Makro, Chickenfeed** and **Looksharp Concepts**, has recalled **Ricky's BBQ Rice Crackers**, 100 g, product number 9316292240774, sold through retail and wholesale outlets since August 2005.
The problem: They contain an undeclared allergen, gluten.
What to do: If you have an allergy or intolerance to gluten, don't eat them. Return them to the place of purchase for a refund, or for more information call 1800 254 687, or email merchandise.compliance@thewarehouse.com.au.

ASHTRAY: Australian Discount Retail, trading as **The Warehouse, Go-Lo, Crazy Clark's, Makro, Chickenfeed** and **Looksharp Concepts**, has recalled **Safety Can nylon ashtray**, product number 9316292224941, sold through retail and wholesale outlets since May 2005.
The problem: It's not fire-retardant, and may catch fire if subjected to constant flame.
What to do: Return it to the place of purchase for a refund, or for more information call 1800 254 687, or email merchandise.compliance@thewarehouse.com.au.

CHILDREN'S CLOTHES: Australian Discount Retail, trading as **The Warehouse, Go-Lo, Crazy Clark's, Makro, Chickenfeed** and **Looksharp Concepts**, has recalled a **girls' denim cord overall set**, with attached silver button, product number 9325184018834, sold through retail and wholesale outlets since December 2005.
The problem: The silver button could detach and pose a choking hazard for young children.
What to do: Remove the clothes from the reach of children. Return them to the place of purchase for a refund, or for more information call 1800 254 687, or email merchandise.compliance@thewarehouse.com.au.

TOY: Australian Discount Retail, trading as **The Warehouse, Go-Lo, Crazy Clark's, Makro, Chickenfeed** and **Looksharp Concepts**, has recalled **Friction Construction Truck**, product number 9316729131217, sold through retail and wholesale outlets since August 2005.
The problem: It contains small parts that are a choking hazard to young children.
What to do: Remove it from the reach of children. Return it to the place of purchase for a refund, or for more information call 1800 254 687, or email merchandise.compliance@thewarehouse.com.au.

TOY: Hasbro Australia has recalled **Playskool Team Talkin' Bench**, a 51 cm tall plastic toy tool bench with an animated red toy saw, a yellow toy drill and a blue toy vice. It talks and makes various sound effects. It also includes a hammer, screwdriver, two 57 mm plastic screws, two 80 mm plastic nails and pieces to build a small toy plane. There's a red Playskool logo on the front brown surface of the tool bench, and the toy is item number 07254.
The problem: Two plastic toy nails, approximately 80 mm long and 35 mm wide, became lodged in the throat of two young children, and so pose a choking risk.
What to do: Remove the nails from the reach of young children, and call 1800 786 096 for further information.

TOY: Seny International has recalled the following toys on advice from the NSW Department of Fair Trading: **Skyey Overlord**, barcode 9329225011945, **Happy Cartoon Train**, barcode 9329225012214, **My First Musicale**, barcode 9329225012209, **Push Along Scout Plane**, barcode 9329225010344, **Funny Toys Crocodile**, barcode 9329225012959, and **Space Doll Car**, barcode 9329225012942. They were sold in discount stores in NSW from 2005.
The problem: The toys can release small parts that pose a choking hazard to young children.
What to do: Remove from the reach of young children. Either discard the toy or return it to the place of purchase for a refund. For more information call (02) 9724 0900.

aboutchoice

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Fridges, mixed sizes **May, Nov**
Fruit, 'fresh' **Aug**

Garden solar-powered lights **Aug**
Gas barbecues **Dec**
Glass cleaners **Oct**
GPS car navigation systems **Jul**
Grass trimmers **Sep**
'Green' cars Sep
'Green' multipurpose cleaners **Apr**

Hair shampoo **Jul**
Health
anti-snoring products Apr
childhood obesity Oct
hearing aids Jul
prescription prices Dec
slimming products Jan/Feb
wheatgrass juice May
Health insurance, gap Sep
Healthcare system, how to save money Sep
'Healthfood' in supermarkets May
Hearing aids Jul
Heaters
column **Jun**
water Sep
Home theatre systems **Jan/Feb**
House-minding organisations Oct
Hummus **Jan/Feb**

Iced tea **Nov**
Inkjet printers **Nov**
Insulation May
Irons, steam **Jun**

Kettles **Oct**
Kitchen benchtop materials Aug

Laptop computers **Jun**
Lawn trimmers **Sep**
Lawnmowers, petrol, mulch/catch **Nov**
LCD TVs, 81 cm **Aug,** Sep*

Meat pies **May**
Media merging Aug
Microwave ovens **Jun**
Mobile phones, GSM **Jun**
Mobility scooters Jan/Feb
MP3 players **Apr,** Jun*
speaker docks **Sep**
Music, digital **Apr,** Jun*

Nail salons **Sep**
Nannies, finding one May
Negative gearing Jul
Notebook computers **Jun**
Nursing homes Sep

Obesity in children Oct
Orange juice **Jun**
Ovens, microwave **Jun**

Painkillers Mar
Pasta sauces **Jun**
Personal trainer, finding a good one Apr
Personal video recorders (PVR)/ set-top boxes **Jun**
Pesticides in fruit and veg Apr
Phones
cordless **Jan/Feb,** May*
mobile — see Mobile phones
Pies, meat **May**
Plasma TVs, 106 cm **Mar, Dec**
Portable DVD players **Oct**
Prescription prices Dec
Printers, inkjet **Nov**
Probiotics Jul
Protein bars **Jul**

Refrigerators — see Fridges
Retractable dog leads **Dec**

Salt Apr
Sandwich (panini) presses **May,** Jul*
Scams Jul
Scooters, mobility Jan/Feb
Secateurs **Jun**
Set-top boxes/PVR **Jun**
Shampoo **Jul**
Shonkys, The Nov
Silicone bakeware **Aug**
Slimming products Jan/Feb
Smoke alarms Jun
Snoring, anti-snoring products Apr
Solar-powered garden lights **Aug**
Sparkling wine and champagne **Dec**
Speaker docks for iPods/ MP3 players **Sep**
Store finance options Dec
Strollers
double **Aug**
layback **May,** Aug*
Suitcases, wheeled **May**
Super, eligible rollover funds Aug
Supermarket brands Mar

Tanning, DIY **Nov**
Tea, iced **Nov**
Telephones — see Phones
Television
digital TV explained Dec
LCD, 81 cm **Aug,** Sep*
plasma, 106 cm **Mar, Dec**
set-top boxes/PVR **Jun**
Timers **Jan/Feb**
Toasters, four-slice **Mar**
Tyres **Mar,** May*

USB keys **Apr**

Vacuum cleaners **Jan/Feb, Nov**
Vegetables, 'fresh' **Aug**
Video equipment
camcorders **Dec**
DVD/hard disc recorders **May,** Jun*, Jul*, **Nov**
portable DVD players **Oct**
PVR/set-top boxes **Jun**

Washing machines **Mar, Sep**
Water heaters Sep
Water safety products for children Dec
Web cameras **Mar**
Wheatgrass juice May
Window cleaners **Oct**
Wine, sparkling **Dec**

COUNCIL MEMBERS

The **Australian Consumers' Association** is governed by an honorary council elected by the voting members. (For information about voting membership, call (02) 9577 3399.) Members of the council give their time without reimbursement, and are not engaged as principals in industry, advertising or sales.

COUNCIL: Chair: Jan McClelland. **Deputy Chair:** Jenni Mack. **Members:** Robin Brown, Cynthia Cliff, Chris Field, Dianne Hill, Phil Marchionni, Joan Staples, John T D Wood.

hardword

FOOD ALLERGY ALERT, OR DID THIS PIG HAVE A SKIN DISEASE?

We're itching to know ...

Colgate
Savacol
ANTISEPTIC
Mouth & Throat Rinse
Reduces dental plaque
Relieves discomfort of mouth ulcers
Aids in the treatment of early gum disease
CAUTION: SAVACOL MAY CAUSE STAINING OF TOOTH SURFACES AND TOOTH RESTORATIONS, OR AN INCREASE IN TARTAR AND A TEMPORARY ALTERATION IN TASTE PERCEPTION. STAINS RESULTING FROM THE USE OF SAVACOL WILL NOT ADVERSELY AFFECT THE HEALTH OF YOUR GUMS. STAINING CAN BE REMOVED BY YOUR DENTAL PROFESSIONAL. IT IS IMPORTANT TO SEE YOUR DENTIST FOR REMOVAL OF ANY STAIN OR TARTAR AT LEAST EVERY SIX MONTHS OR MORE FREQUENTLY IF YOUR DENTIST ADVISES.

THE CURE COULD BE AS BAD AS THE CONDITION ...

There's not much to smile about here.

Stairlift overcomes back pain for James

JAMES McMahon recently had Master Lifts install a stairlift in his highset home.

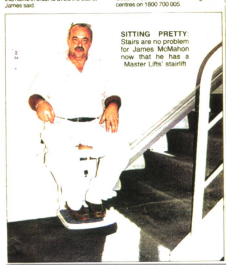
His back specialist had told him about the new Easy Rider stairlift that another of his patients had just installed, so James went ahead and purchased one of his own.

"The doctor had been telling me that I would probably have to move away from this home in order to avoid the stairs," James said.

"Now, however, he advises me that I can stay here because stairs are no longer a problem."

Master Lifts also supply external stairlifts, dumb waiters and residential lifts as well as pool and spa lifts.

They can be contacted for information about all products and services in Brisbane on 3265 6344, on the Gold Coast on 5577 5730 and from regional centres on 1800 700 005.


SITTING PRETTY: Stairs are no problem for James McMahon now that he has a Master Lifts' stairlift

New Technology
Low Cost Residential Lifts

Mark and Linda Robinson experienced a Lifestyle change with their Master Lift. *"The Master Lift is built to the highest safety standards and has allowed them to stay in their 2 storey home."*

Brisbane 3265 6344
Gold Coast 5577 5730
All Regional Centres 1800 700 005
www.masterlifts.com.au

MASTER LIFTS

SEPARATED AT BIRTH?

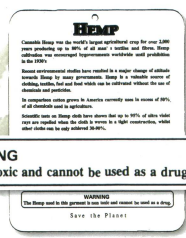
... reader V Busby wonders, noting James McMahon's and Mark Robinson's uncanny resemblance ...

CENOVIS®
New Improved Formula!
MEN'S MULTI
Vitamins & Minerals
ONCE Daily.
62 CAPSULES
Two Months Supply
AUST L 115494 Dietary Supplement
DIRECTIONS FOR USE. WARNING: When taken in excess of 8000IU Vitamin A can cause birth defects. If you are pregnant or considering becoming pregnant, do not take Vitamin A supplements without consulting your doctor. Adults swallow one capsule daily with morning meal. If symptoms persist consult

Men — are you pregnant or considering becoming pregnant?

Then stay off these Men's Multi Vitamins and minerals, whatever you do.

Don't try smoking this shirt at home, kids ...


HEMP
Cannabis Hemp was the world's largest agricultural crop for over 3,000 years producing up to 90% of all man' s textiles and Hemp. Hemp cultivation was encouraged hygroscopicness worldwide until prohibition in the 1930's
Recent environmental studies have resulted in a major change of attitude towards Hemp by many governments. Hemp is a valuable source of clothing, textiles, fuel and feed which can be cultivated without the use of chemicals and pesticides.
In comparison cotton grown in America currently uses in excess of 50% of all chemicals used in agriculture.
Scientific tests on Hemp cloth have shown that up to 95% of ultra violet rays are repelled. Also cloth is woven in a tight construction, whilst other cloths can be only achieved 30-40%.
WARNING
The Hemp used in this garment is non toxic and cannot be used as a drug.
Save the Planet

WARNING
The Hemp used in this garment is non toxic and cannot be used as a drug.

HOW ABOUT A LITTLE HELP?

The prize for the best entry goes to M Mutton for the bacon rashes. Thanks also to D Barton, V Busby, K & M Lewit, A Nichol and P Stewart for their contributions to this month's *Hard Word*. Please keep them coming.

If you have any examples you think deserve to be on this page, send them to The Hard Word, CHOICE, 57 Carrington Road, Marrickville 2204. **Please don't email us your entries — we need the originals.**

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